



FinServAnalytics

Anytown Bank

Current Expected Credit Losses (CECL) Reserve by Call Code and Month

SENTDL	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Dealer Loans</b>	<b>245,558,363</b>	<b>246,610,523</b>	<b>253,909,964</b>	<b>262,627,921</b>	<b>271,556,973</b>	<b>277,868,885</b>	<b>284,622,949</b>	<b>290,089,700</b>
<b>Current Expected Credit Losses (CECL)</b>	<b>4,740,341</b>	<b>4,544,149</b>	<b>4,847,448</b>	<b>5,389,922</b>	<b>5,719,554</b>	<b>5,224,406</b>	<b>4,838,601</b>	<b>5,406,460</b>
<b>CECL Reserve %</b>	<b>1.93%</b>	<b>1.84%</b>	<b>1.91%</b>	<b>2.05%</b>	<b>2.11%</b>	<b>1.88%</b>	<b>1.70%</b>	<b>1.86%</b>
<i>Last 12 Month's Charge Offs</i>	<i>4,512,343</i>	<i>4,650,381</i>	<i>4,832,805</i>	<i>4,964,435</i>	<i>4,948,446</i>	<i>5,021,591</i>	<i>5,013,236</i>	<i>4,965,293</i>
<i>Charge Offs as a Percent of Cur Bal</i>	<i>1.84%</i>	<i>1.89%</i>	<i>1.90%</i>	<i>1.89%</i>	<i>1.82%</i>	<i>1.81%</i>	<i>1.76%</i>	<i>1.71%</i>
<b>CECL Coverage of 12 Mo CO's</b>	<b>1.05</b>	<b>0.98</b>	<b>1.00</b>	<b>1.09</b>	<b>1.16</b>	<b>1.04</b>	<b>0.97</b>	<b>1.09</b>

<i>Loan to Value/Cr Limit</i>	92.7%	92.2%	92.4%	92.6%	92.9%	92.5%	92.3%	92.2%
<i>FICO/Risk Rating</i>	716	717	719	720	722	724	725	726
<i>Loan to Orig Balance</i>	82.5%	82.2%	82.4%	82.6%	82.8%	82.8%	82.8%	82.7%
<i>Fed Funds Spread</i>	5.50%	5.55%	5.82%	5.89%	5.76%	5.66%	5.60%	5.50%
<i>Loan Age in Years</i>	1.3	1.4	1.3	1.3	1.3	1.3	1.3	1.3
<i>Last Payment in Days</i>	18.4	17.8	18.2	18.8	18.8	19.0	18.0	18.6

