



**Anytown Bank**  
**CECL Clearinghouse Trend Analysis**

Category	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Mortgage Loans</b>	<b>144,337,590</b>	<b>142,783,781</b>	<b>142,681,569</b>	<b>140,937,737</b>	<b>140,758,441</b>	<b>139,742,045</b>	<b>138,117,309</b>	<b>138,105,372</b>	<b>138,553,067</b>	<b>137,525,178</b>	<b>137,985,217</b>	<b>137,254,826</b>	<b>137,259,818</b>
Current Expected Credit Losses (CECL)	597,656	565,323	545,810	509,444	549,407	499,729	532,962	523,749	565,080	485,628	491,844	485,576	493,596
CECL Reserve %	0.41%	0.40%	0.38%	0.36%	0.39%	0.36%	0.39%	0.38%	0.41%	0.35%	0.36%	0.35%	0.36%
Last 12 Month's Charge Offs	187,943	187,941	187,941	141,016	179,396	179,396	178,493	178,493	229,889	288,514	235,192	148,403	148,403
Charge Offs as a Percent of Cur Bal	0.13%	0.13%	0.13%	0.10%	0.13%	0.13%	0.13%	0.13%	0.17%	0.21%	0.17%	0.11%	0.11%
CECL Coverage of 12 Mo CO's	3.18	3.01	2.90	3.61	3.06	2.79	2.99	2.93	2.46	1.68	2.09	3.27	3.33
<b>Consumer Loans</b>	<b>277,237,108</b>	<b>278,249,969</b>	<b>279,226,261</b>	<b>276,166,338</b>	<b>280,664,680</b>	<b>288,695,159</b>	<b>289,628,684</b>	<b>296,498,488</b>	<b>305,191,745</b>	<b>315,345,549</b>	<b>321,832,157</b>	<b>329,065,137</b>	<b>334,029,938</b>
Current Expected Credit Losses (CECL)	5,189,494	4,986,539	4,985,204	4,801,477	5,049,120	6,617,287	6,260,088	6,682,568	7,294,416	7,915,469	7,616,344	7,234,054	7,394,116
CECL Reserve %	1.87%	1.79%	1.79%	1.74%	1.80%	2.29%	2.16%	2.25%	2.39%	2.51%	2.37%	2.20%	2.21%
Last 12 Month's Charge Offs	4,161,127	4,623,243	4,744,266	4,891,144	5,015,439	5,058,365	5,301,055	5,418,689	5,417,591	5,439,499	5,424,987	5,376,046	5,357,674
Charge Offs as a Percent of Cur Bal	1.50%	1.66%	1.70%	1.77%	1.79%	1.75%	1.83%	1.83%	1.78%	1.72%	1.69%	1.63%	1.60%
CECL Coverage of 12 Mo CO's	1.25	1.08	1.05	0.98	1.01	1.31	1.18	1.23	1.35	1.46	1.40	1.35	1.38
<b>Commercial Loans</b>	<b>121,652,254</b>	<b>126,860,265</b>	<b>131,404,721</b>	<b>130,742,282</b>	<b>140,991,102</b>	<b>141,448,177</b>	<b>143,593,382</b>	<b>145,248,752</b>	<b>144,237,006</b>	<b>149,755,109</b>	<b>147,526,007</b>	<b>158,154,403</b>	<b>160,299,581</b>
Current Expected Credit Losses (CECL)	636,230	649,577	697,154	688,461	807,744	808,333	903,301	883,370	849,995	816,417	813,779	848,163	899,274
CECL Reserve %	0.52%	0.51%	0.53%	0.53%	0.57%	0.57%	0.63%	0.61%	0.59%	0.55%	0.55%	0.54%	0.56%
Last 12 Month's Charge Offs	264,076	264,078	465,805	465,805	465,805	448,957	342,613	236,268	250,849	250,849	224,355	224,355	224,355
Charge Offs as a Percent of Cur Bal	0.22%	0.21%	0.35%	0.36%	0.33%	0.32%	0.24%	0.16%	0.17%	0.17%	0.15%	0.14%	0.14%
CECL Coverage of 12 Mo CO's	2.41	2.46	1.50	1.48	1.73	1.80	2.64	3.74	3.39	3.25	3.63	3.78	4.01
<b>Total Loans</b>	<b>543,226,952</b>	<b>547,894,015</b>	<b>553,312,552</b>	<b>547,846,356</b>	<b>562,414,224</b>	<b>569,885,381</b>	<b>571,339,374</b>	<b>579,852,612</b>	<b>587,981,818</b>	<b>602,625,837</b>	<b>607,343,380</b>	<b>624,474,367</b>	<b>631,589,337</b>
Current Expected Credit Losses (CECL)	6,423,380	6,201,439	6,228,168	5,999,381	6,406,272	7,925,349	7,696,352	8,089,687	8,709,491	9,217,514	8,921,967	8,567,794	8,786,986
CECL Reserve %	1.18%	1.13%	1.13%	1.10%	1.14%	1.39%	1.35%	1.40%	1.48%	1.53%	1.47%	1.37%	1.39%
Last 12 Month's Charge Offs	4,613,146	5,075,262	5,398,012	5,497,966	5,660,640	5,686,718	5,822,161	5,833,450	5,898,330	5,978,862	5,884,534	5,748,805	5,730,433
Charge Offs as a Percent of Cur Bal	0.85%	0.93%	0.98%	1.00%	1.01%	1.00%	1.02%	1.01%	1.00%	0.99%	0.97%	0.92%	0.91%
CECL Coverage of 12 Mo CO's	1.39	1.22	1.15	1.09	1.13	1.39	1.32	1.39	1.48	1.54	1.52	1.49	1.53
<i>Loan to Value/Cr Limit</i>	74.4%	73.4%	73.1%	74.1%	72.7%	74.4%	72.9%	73.8%	74.0%	74.3%	74.7%	74.8%	74.7%
<i>FICO/Risk Rating</i>	704	706	707	708	708	708	709	710	711	713	713	714	714
<i>Loan to Orig Balance</i>	84.3%	84.4%	84.4%	84.1%	84.3%	84.5%	84.3%	84.3%	84.2%	84.3%	84.3%	84.6%	84.4%
<i>Fed Funds Spread</i>	4.08%	4.09%	3.99%	4.00%	3.98%	4.21%	4.30%	4.64%	4.81%	4.77%	4.73%	4.68%	4.65%
<i>Loan Age in Years</i>	2.9	2.8	2.8	2.9	2.8	2.8	2.8	2.8	2.8	2.7	2.7	2.6	2.6
<i>Last Payment in Days</i>	20	18	19	18	21	20	21	20	20	19	18	18	19