



FinServAnalytics

**CECL Clearinghouse by Vintage Year and Collateral Code
Anytown Bank
CS01
Dealer Loans
March 31, 2020**

Vintage Year	Origination Balance	Current Balance	Avg Balance Year 1	Avg Balance Year 2	Avg Balance Year 3	Avg Balance Year 4	Last 12 Mo's Charge Offs	Charge Offs Year 1	Charge Offs Year 2	Charge Offs Year 3	Charge Offs Year 4	Current Expected Credit Losses	Loan to Value/Cr Limit	FICO/Risk Rating	Loan to Orig Balance	Fed Funds Spread	Loan Age in Years	Last Payment in Days	
2013	62,915	455	206	0	0	0	0	2	0	0	0	2	0.7%	690	0.7%	4.81%	6.3	23	
2014	885,802	89,305	40,368	0	0	0	0	533	0	0	0	533	16.0%	634	15.4%	10.03%	5.6	15	
2015	7,667,947	2,306,413	1,042,548	0	0	0	110,049	7,188	0	0	0	7,188	35.3%	709	34.1%	6.74%	4.6	19	
2016	33,358,824	15,188,240	12,749,223	7,297,063	0	0	272,665	81,264	44,171	0	0	125,434	52.4%	718	48.4%	5.60%	3.7	19	
2017	59,100,975	35,441,462	32,040,592	19,868,251	6,336,831	0	719,576	255,700	158,559	52,540	0	466,799	67.6%	717	62.1%	6.00%	2.8	18	
2018	103,240,819	78,414,562	70,890,105	43,958,688	18,528,699	4,656,303	2,686,597	727,286	450,987	190,092	45,887	1,414,253	86.9%	723	77.2%	5.94%	1.8	19	
2019	130,896,968	120,456,898	108,898,169	67,527,345	28,462,948	8,078,331	1,247,102	1,202,462	745,642	314,290	89,202	2,351,595	104.3%	731	92.6%	5.07%	0.6	18	
2020	38,671,517	38,192,366	34,527,527	21,410,390	9,024,534	2,561,336	0	532,128	329,970	139,083	39,475	1,040,656	107.3%	738	98.8%	5.51%	0.1	20	
Dealer Loans	373,885,768	290,089,700	260,188,738	160,061,736	62,353,011	15,295,970	5,035,989	2,806,562	1,729,329	696,006	174,563	5,406,460	92.2%	727	82.7%	5.52%	1.3	19	
As a % of Origination Balance		77.59%	69.59%	42.81%	16.68%	4.09%													
As a % of Current Balance							1.74%	0.97%	0.60%	0.24%	0.06%	1.86%							
		CECL versus 12 Months Charge Offs						0.56	0.34	0.14	0.03	1.07							