



**CECL Clearinghouse Analysis
Some Local Bank
CECL Reserve versus Impairments & Qualitative Factors
January 31, 2023**

| Category | Description | Loan Balance | Reserve \$ | Reserve % | Impairments | Payments take | | Min Comm LTV @75% | Coverage | Loan to Value/Cr Limit | FICO/Risk Rating | Loan to Orig Balance | Fed Funds Spread | Loan Age in Years | Last Payment in Days |
|-------------------------------|---|------------------|---------------|---------------|----------------|--------------------------|----------------|----------------------|-------------|------------------------------|---------------------|----------------------------|---------------------|----------------------|----------------------------|
| | | | | | | 15% Longer to Receive | | | | | | | | | |
| RBM5 | Conventional R/E | 56,301 | 0 | 0.00% | 31,965 | 34,747 | 0 | | | 69.1% | 560 | 63.8% | 4.10% | 11.3 | 15 |
| RBMStar | Junior Lien Mortgages | 0 | 0 | 0.00% | 0 | 3,539 | 0 | | | | | | | | |
| RBMX | Mobile home | 0 | 0 | 0.00% | 0 | 0 | 0 | | | | | | | | |
| Mortgage Loans | | 56,301 | 0 | 0.00% | 31,965 | 38,286 | 0 | 56.77% | 0.00 | 69.1% | 560 | 63.8% | 4.10% | 11.3 | 15 |
| RBMG | Personal installment | 0 | 0 | 0.00% | 0 | 1,038 | 0 | | | | | | | | |
| RBMD | Passenger automobiles | 12,841 | 6,486 | 50.51% | 12,841 | 16,393 | 0 | | | 53.5% | 560 | 65.1% | 5.15% | 3.3 | 124 |
| Consumer Loans | | 12,841 | 6,486 | 50.51% | 12,841 | 17,431 | 0 | 100.00% | 0.51 | 53.5% | 560 | 65.1% | 5.15% | 3.3 | 124 |
| RBM+ | Secured by commercial property, owner-occupied | 0 | 0 | 0.00% | 0 | 112,950 | 80,910 | | | | | | | | |
| RBM= | Construction Other | 0 | 0 | 0.00% | 0 | 52,550 | 67,159 | | | | | | | | |
| RBM1 | Construction 1-4 Family | 0 | 0 | 0.00% | 0 | 7,153 | 719 | | | | | | | | |
| RBM2 | Secured by farm land and improvements | 0 | 0 | 0.00% | 0 | 65 | 1,068 | | | | | | | | |
| RBM6 | Secured by commercial property, non-owner-occup | 0 | 0 | 0.00% | 0 | 400,238 | 140,888 | | | | | | | | |
| RBM7 | Loans to Financial Institutions | 0 | 0 | 0.00% | 0 | 0 | 0 | | | | | | | | |
| RBMB | Loans to farmers | 0 | 0 | 0.00% | 0 | 119 | 789 | | | | | | | | |
| RBMC | Commercial and industrial loans | 1,116,929 | 2,532 | 0.23% | 510,718 | 159,155 | 60,355 | | | 43.7% | 560 | 67.3% | 7.68% | 4.1 | 6 |
| RBML | Bank-defined | 0 | 0 | 0.00% | 0 | 500 | 628 | | | | | | | | |
| RBMN | Bank-defined | 250,000 | 7,451 | 2.98% | 0 | 1,128 | 1,483 | | | 18.1% | 560 | 100.0% | 0.93% | 0.4 | 51 |
| RBMR | Multi-unit residence (2 - 4 units) | 0 | 0 | 0.00% | 0 | 805 | 389 | | | | | | | | |
| RBMS | Multi-unit residence (5 or more) | 0 | 0 | 0.00% | 0 | 15,430 | 5,054 | | | | | | | | |
| RBMU | Land development | 0 | 0 | 0.00% | 0 | 64 | 32 | | | | | | | | |
| RBMW | Raw Land | 571,500 | 0 | 0.00% | 31,500 | 0 | 0 | | | 9.0% | 560 | 11.3% | 3.87% | 12.1 | 253 |
| Commercial Real Estate | | 1,938,429 | 9,983 | 0.52% | 542,218 | 750,157 | 359,474 | 27.97% | 0.02 | 30.2% | 560 | 55.0% | 5.69% | 6.0 | 85 |
| Total Loans | | 2,007,570 | 16,469 | 0.82% | 587,024 | 805,874 | 359,474 | 29.24% | 0.03 | 31.4% | 560 | 55.3% | 5.64% | 6.1 | 83 |