

## Any Bank USA

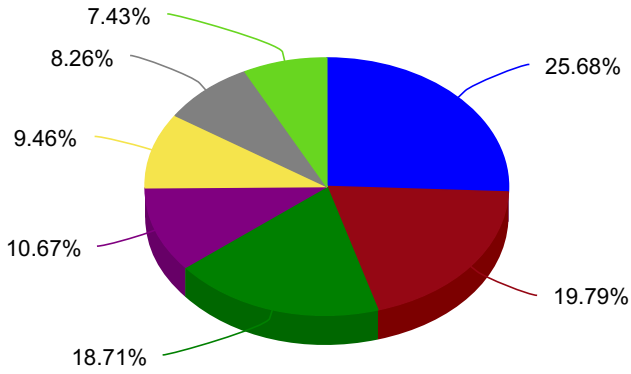
### Break-Out Of the Commercial Loan Portfolio By Borrower's Debt Service Coverage Ratio

As of September 30, 2019

Range of The Debt Service Coverage Ratio	No of Loans	As of September 30, 2019	Percentage of Total Loans Outstanding as of September 30, 2019	No of Loans	As of December 31, 2018	Percentage of Total Loans Outstanding as of December 31, 2018
1.75 or Greater	42	\$8,275,234	10.67%	23	\$4,203,366	5.22%
1.51 to 1.74	23	\$5,765,192	7.43%	16	\$3,940,732	4.90%
1.30 to 1.50	45	\$14,513,121	18.71%	40	\$13,724,226	17.06%
1.20 to 1.29	50	\$15,356,293	19.79%	53	\$17,756,293	22.07%
1.10 to 1.19	33	\$19,923,605	25.68%	37	\$23,754,821	29.52%
1.00 to 1.09	10	\$6,407,837	8.26%	12	\$9,273,102	11.52%
Below 1.00	4	\$7,341,542	9.46%	4	\$7,817,317	9.71%
<b>Totals</b>	<b>78</b>	<b>\$77,582,824</b>	<b>100%</b>	<b>65</b>	<b>\$80,469,857</b>	<b>100%</b>

### Break-Out Of the Commercial Loan Portfolio By Borrower's Debt Service Coverage Ratio

As of September 30, 2019

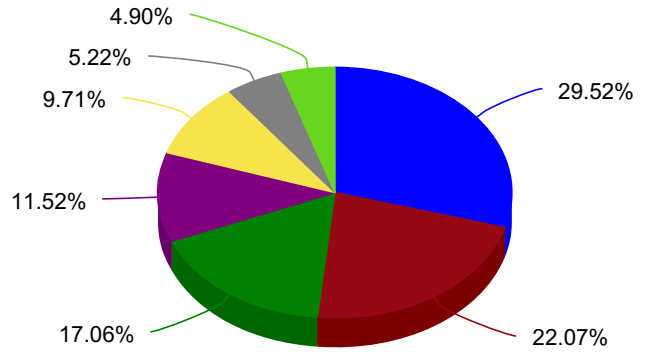


- 1.10 to 1.19
- 1.30 to 1.50
- Below 1.00
- 1.51 to 1.74
- 1.20 to 1.29
- 1.75 or greater
- 1.00 to 1.09

Highcharts.com

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As of December 31, 2018



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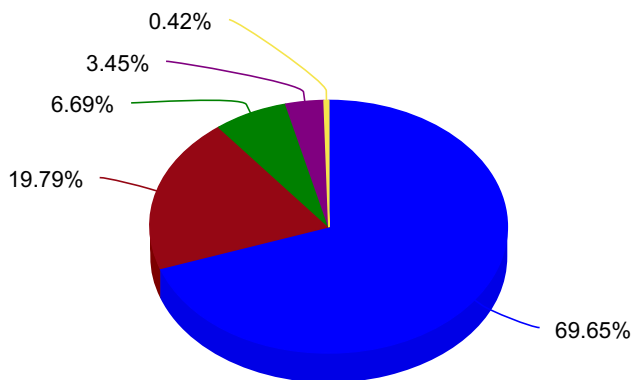
### Consumer Loans Broken Out By Debt to Income Ratio

As of September 30, 2019

Range of The Debt To Income Ratio	No of Loans	As of September 30, 2019	Percentage of Total Loans Outstanding <i>as of September 30, 2019</i>	No of Loans	As of December 31, 2018	Percentage of Total Loans Outstanding <i>as of December 31, 2018</i>
20% or less	2	\$122,745	3.45%	2	\$130,700	4.10%
21% to 30%	18	\$704,467	19.79%	7	\$173,300	5.44%
31% to 40%	47	\$2,478,725	69.65%	45	\$2,612,480	82.03%
41% to 45%	9	\$238,098	6.69%	9	\$253,075	7.95%
46% and above	2	\$14,823	0.42%	2	\$15,200	0.48%
<b>Totals</b>	<b>207</b>	<b>\$3,558,858</b>	<b>100%</b>	<b>185</b>	<b>\$3,184,755</b>	<b>100%</b>

### Consumer Loans Broken Out By Debt To Income Ratio

As of September 30, 2019

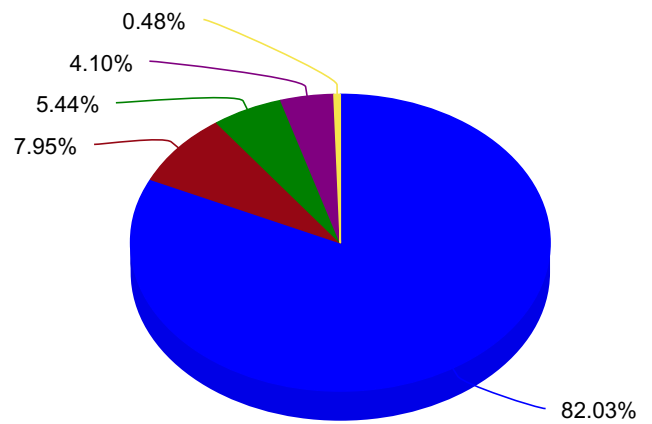


- 31% to 40%
- 41% to 45%
- 46% and above
- 21% to 30%
- 20% or less

Highcharts.com

### Consumer Loans Broken Out By Debt To Income Ratio

As of December 31, 2018



- 31% to 40%
- 21% to 30%
- 46% and above
- 41% to 45%
- 20% or less

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