

# Any Bank USA

## Summary of the Allowance for Loan Losses

As of September 30, 2019

Category of Loans	Unpaid Principal Balance of Loans	Existing Methodology	Probability of Default / Severity Of Loss		Migration Analysis		Vintage Method	
			High	Low	High	Low	High	Low
Commercial Real Estate	\$56,218,995	\$750,095	\$729,267	\$699,848	\$678,574	\$650,386	\$862,420	\$833,001
Agricultural real estate	\$18,430,508	\$142,893	\$262,024	\$252,859	\$95,671	\$86,507	\$161,718	\$152,553
Agricultural - non-real estate	\$2,194,334	\$72,405	\$24,839	\$22,558	\$4,647	\$2,461	\$28,342	\$26,061
Commercial and Industrial	\$738,986	\$2,028	\$4,589	\$4,589	\$0	\$0	\$2,604	\$2,604
<b>Totals All Commercial Oriented Loans</b>	<b>\$77,582,824</b>	<b>\$967,421</b>	<b>\$1,020,719</b>	<b>\$979,854</b>	<b>\$778,892</b>	<b>\$739,353</b>	<b>\$1,055,084</b>	<b>\$1,014,219</b>
Consumer Real Estate Loans	\$2,922,869	\$263	\$14,599	\$14,599	\$0	\$0	\$10,239	\$10,239
Consumer Loans	\$635,989	\$10,771	\$8,685	\$8,685	\$0	\$0	\$6,918	\$6,918
<b>Totals All Consumer Loans</b>	<b>\$3,558,858</b>	<b>\$11,035</b>	<b>\$23,285</b>	<b>\$23,285</b>	<b>\$0</b>	<b>\$0</b>	<b>\$17,157</b>	<b>\$17,157</b>
<b>Collateral dependent loans specific reserves</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Totals All Loans</b>	<b>\$81,141,682</b>	<b>\$978,456</b>	<b>\$1,044,003</b>	<b>\$1,003,139</b>	<b>\$778,892</b>	<b>\$739,353</b>	<b>\$1,072,240</b>	<b>\$1,031,376</b>
<b>Allowance for Loan Losses as % of Outstanding Loans</b>		<b>1.21%</b>	<b>1.29%</b>	<b>1.24%</b>	<b>0.96%</b>	<b>0.91%</b>	<b>1.32%</b>	<b>1.27%</b>