

# Roll Forward Schedule

- Roll-forward schedule for the allowance for credit losses now disaggregated on the basis of the loan class

## ALLL Rollforward Schedule by Loan Class

| Loan Class              | <u>Total ending ALLL<br/>balance as of Dec. 31,<br/>2011</u> | <u>2012 Charge-offs</u> | <u>2012 Recoveries</u> | <u>2012 Provision (decrease)<br/>increase</u> | <u>Total ending ALLL<br/>balance as of Dec. 31,<br/>2012</u> |
|-------------------------|--|-------------------------|------------------------|---|--|
| Commercial              | \$348,000.00   | \$0.00                  | \$0.00                 | (\$256,878.84)                                | \$91,121.16  |
| Commercial Real Estate  | \$971,000.00   | \$97,890.00             | \$74,844.43            | (\$49,615.81)                                 | \$898,338.62   |
| Faith-Based Non-Profit  | \$1,128,000.00   | \$0.00                  | \$0.00                 | \$146,014.35                                  | \$1,274,014.35   |
| Residential Real Estate | \$1,299,000.00   | \$495,775.89            | \$21,133.57            | \$126,403.95                                  | \$950,761.63   |
| Consumer                | \$62,000.00  | \$2,999.08              | \$3,869.19             | (\$33,419.89)                                 | \$29,450.42  |
| Other Loans             | \$42,000.00  | \$32,575.67             | \$11,801.45            | \$33,768.38                                   | \$54,994.16  |
| <b>Total:</b>           | <b>\$3,850,000.00</b>  | <b>\$629,240.64</b>     | <b>\$111,648.64</b>    | <b>-\$13,727.67</b>                           | <b>\$3,298,680.33</b>  |

# Roll Forward Schedule

**AICPA**



## **Roll Forward Schedule:**

## Unveiling the Power of Verbal Art: An Emotional Sojourn through **Roll Forward Schedule**

In some sort of inundated with monitors and the cacophony of immediate transmission, the profound energy and emotional resonance of verbal artistry often disappear in to obscurity, eclipsed by the regular assault of sound and distractions. However, set within the musical pages of **Roll Forward Schedule**, a fascinating work of fictional brilliance that impulses with organic feelings, lies an wonderful trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, this magical opus books viewers on an emotional odyssey, gently revealing the latent potential and profound impact embedded within the elaborate web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key themes, dissect their fascinating publishing type, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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