

# 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>                                        |

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**S Ben Porath**



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## The Enigmatic Realm of **Roll Forward Schedule**: Unleashing the Language is Inner Magic

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constant  $c$   $\lim_{x \rightarrow a} c = c$   $\lim_{x \rightarrow a} x = a$   $\lim_{x \rightarrow a} x^2 = a^2$   $\lim_{x \rightarrow a} \frac{1}{x} = \frac{1}{a}$   $\lim_{x \rightarrow a} \frac{1}{x^2} = \frac{1}{a^2}$

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web for example to apply the limit laws to a limit of the form  $\lim_{x \rightarrow a} h(x)$  we require the function  $h(x)$  to be defined over an open interval of the form  $(b, a)$  for a limit of the form  $\lim_{x \rightarrow a} h(x)$  we require the function  $h(x)$  to be defined over an open interval of

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