

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 balance as of Dec. 31, 2011</u>	<u>2012 Charge-offs</u>	<u>2012 Recoveries</u>	<u>2012 Provision (decrease) increase</u>	<u>Total ending ALLL balance as of Dec. 31, 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
Total:	\$3,850,000.00	\$629,240.64	\$111,648.64	-\$13,727.67	\$3,298,680.33

Roll Forward Schedule

R Sanford



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