

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

S Marginson



Roll Forward Schedule:

Roll Forward Schedule Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has are more evident than ever. They have the capability to inspire, provoke, and ignite change. Such could be the essence of the book **Roll Forward Schedule**, a literary masterpiece that delves deep to the significance of words and their affect our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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