

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

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Roll Forward Schedule:

Embracing the Track of Appearance: An Emotional Symphony within **Roll Forward Schedule**

In a global taken by displays and the ceaseless chatter of fast communication, the melodic splendor and psychological symphony developed by the written term usually diminish in to the backdrop, eclipsed by the relentless sound and disturbances that permeate our lives. However, set within the pages of **Roll Forward Schedule** an enchanting literary value filled with organic thoughts, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, this captivating masterpiece conducts readers on an emotional journey, skillfully unraveling the hidden songs and profound affect resonating within each carefully constructed phrase. Within the depths with this poignant assessment, we will investigate the book is key harmonies, analyze its enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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