

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

Emilie Sanchez

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Table of Contents Roll Forward Schedule

1. Understanding the eBook Roll Forward Schedule
 - The Rise of Digital Reading Roll Forward Schedule
 - Advantages of eBooks Over Traditional Books
2. Identifying Roll Forward Schedule
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Roll Forward Schedule
 - User-Friendly Interface
4. Exploring eBook Recommendations from Roll Forward Schedule
 - Personalized Recommendations
 - Roll Forward Schedule User Reviews and Ratings
 - Roll Forward Schedule and Bestseller Lists
5. Accessing Roll Forward Schedule Free and Paid eBooks

- Roll Forward Schedule Public Domain eBooks
- Roll Forward Schedule eBook Subscription Services
- Roll Forward Schedule Budget-Friendly Options
- 6. Navigating Roll Forward Schedule eBook Formats
 - ePub, PDF, MOBI, and More
 - Roll Forward Schedule Compatibility with Devices
 - Roll Forward Schedule Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Roll Forward Schedule
 - Highlighting and Note-Taking Roll Forward Schedule
 - Interactive Elements Roll Forward Schedule
- 8. Staying Engaged with Roll Forward Schedule
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Roll Forward Schedule
- 9. Balancing eBooks and Physical Books Roll Forward Schedule
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Roll Forward Schedule
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Roll Forward Schedule
 - Setting Reading Goals Roll Forward Schedule
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Roll Forward Schedule
 - Fact-Checking eBook Content of Roll Forward Schedule
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

-
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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