

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

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Jack Alexander

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Jack Alexander.

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Audit and Accounting Guide AICPA,2018-07-11 With all the recent changes in state and local government audit and accounting including changes to some of the more complex areas such as pensions and post employment benefits other than pensions OPEB accountants and financial managers can't afford to be without the most current guidance This authoritative guide provides complete coverage of audit and accounting considerations critical for both preparers and auditors This edition includes two new schedules Governmental Employer Participation in Single Employer Plans Illustrative Schedule of Pension Amounts and Report and Illustrative Notes to Schedule of Employer Allocations and Schedule of Pension Amounts It also provides insights comparisons and best practices for financial reporting and the financial reporting entity revenue and expense recognition capital asset accounting the elements of net position accounting for fair value municipal securities offerings tax abatements and much more **AICPA Audit and Accounting Guide State and Local Governments**

AICPA,2017-09-25 With all the recent changes in state and local government audit and accounting including changes to some of the more complex areas such as pensions and postemployment benefits other than pensions OPEB you can't afford to be without the most current guidance This authoritative guide provides complete coverage of audit and accounting considerations critical for both preparers and auditors This 2017 edition includes a new chapter on best practices for OPEB accounting reporting and auditing It also provides insights comparisons and best practices for financial reporting and the financial reporting entity revenue and expense recognition capital asset accounting the elements of net position accounting for fair value and much more Mark P. Abide, Scott D. Sullivan, Buford Yates, Jr., Betty Vinson and Troy M. Normand, and David F. Myers: Securities and Exchange Commission Litigation Complaint , **Audit and Accounting Guide: Employee Benefit Plans** AICPA,2016-11-21 Considered the industry standard resource this guide provides practical guidance essential information and hands on advice on the many aspects of accounting and authoritative auditing for employee benefit plans This new 2016 edition is packed with information on new requirements including the simplification of disclosure requirements for investments in certain entities that calculate net asset value per share or its equivalent the simplification of disclosures for fully benefit responsive investment contracts plan investment disclosures and measurement date practical expedient and a new employee stock ownership plans chapter that includes both accounting and auditing Production Planning and Control Mr. Rohit Manglik,2023-06-23 This book offers a detailed exploration of production planning and control focusing on key concepts methodologies and practical implementations relevant to modern engineering and technology practices **Employee Benefit Plans, 2019** AICPA,2019-06-25 This guide is an ideal roadmap to compliance giving auditors authoritative guidance practical tips and illustrative examples to help them at each stage of the audit It is designed to bridge the gaps between the what why and how to satisfy auditor responsibilities Key topics covered include Essential guidance for application of GAAS in an EBP audit References to authoritative accounting guidance for defined

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information and expertise you need to do just this and much more *Managing and Leading Software Projects* Richard E. Fairley, 2011-09-20 The book is organized around basic principles of software project management planning and estimating measuring and controlling leading and communicating and managing risk Introduces software development methods from traditional hacking requirements to code and waterfall to iterative incremental build evolutionary agile and spiral Illustrates and emphasizes tailoring the development process to each project with a foundation in the fundamentals that are true for all development methods Topics such as the WBS estimation schedule networks organizing the project team and performance reporting are integrated rather than being relegated to appendices Each chapter in the book includes an appendix that covers the relevant topics from CMMI DEV v1.2 IEEE ISO Standards 12207 IEEE Standard 1058 and the PMI Body of Knowledge PMI is a registered mark of Project Management Institute Inc **Financial Management** Jack Alexander, 2024-01-23 A comprehensive and insightful approach enabling finance managers to contribute to business performance and valuation In *Financial Management Partner in Driving Performance and Value* experienced financial executive and consultant Jack Alexander delivers a fresh new take on improving performance and creating shareholder value for CFOs controllers C suite executives and FP A professionals In the book you will learn about best practices in operational and strategic planning forecasting enterprise performance management business valuation capital investment mergers and acquisitions developing finance talent supporting growth and more Frameworks for dealing with the pace of change and level of uncertainty in today's environment are also provided including scenario planning business agility and monitoring external forces The book provides actionable insights and practical tools for finance professionals to contribute as trusted advisors and business partners The author offers free access to financial models in Microsoft Excel and PowerPoint templates on the accompanying website as well as Expanded and enhanced content from the author's widely read previous works Models illustrations examples and dashboards Anecdotes and stories drawn from the author's 45 year long career in financial leadership Perfect for CFOs controllers financial executives financial planning and analysis professionals and accounting managers *Financial Management* is also the ideal desk reference for treasurers strategic planners Certified Public Accountants and equity research analysts It's an essential and timely resource for financial leaders everywhere

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The Nearly Perfect Plan Karl Boyd,2009-01-08 When Roger Odem Booth first mentioned he and Carl Jesse James becoming confidence men Carl asked Do you really think we can make a living by conning old fogies out of their money Roger smiled and said Yes we can Carl matched his smile and made a bad pun Don't you mean Yes we can And so the Yes we can trilogy begins A fiction crime thriller The Nearly Perfect Plan is the first in a trilogy chronicling the adventures of Roger Booth and Carl James two young ambitious confidence men Fate works overtime when Roger and Carl stumble upon the perfect way to hijack three Brinks

armored trucks in broad daylight and make them disappear in a matter of minutes They enlist the aid of twenty of their ex Army buddies to pull off The Perfect Plan **The Official Guide to Success** Tom Hopkins,2018-02-23 The Official Guide to Success is a dynamic success system proven to bring you greater wealth direction self confidence and fulfillment This book is packed with motivation and inspiration from Tom Hopkins developed during his record breaking sales career Overcome emotional roadblocks that have kept you from acting on your real hopes dreams and ambitions This remarkable approach will help you achieve long term happiness success and wealth These are just some of the many things you will discover in The Official Guide to Success Why it makes more sense to work smarter and not harderHow to use what Tom calls self instructions to gain control over situations in your lifeHow to find yourself and win through a special life planning techniqueStrategies for training your subconscious mind for heavy problem solvingThe three basic steps to wealth Using Tom s explosive success secrets you will find yourself blasting through roadblocks rewiring bad habits and unleashing your inner genius After you read this book you will be a different person You ll think differently and because of having better stronger thought processes you ll act differently Success it s something we all wish for But for many success eludes them For others it seems to fall into their laps Are some people just luckier than others No Success is by design And probably the best person you could learn the secrets to success from is a salesperson who once struggled but figured out the answers for himself A salesperson s income be it big or small is based on his or her mind set Daily the salesperson must enter the lion s den of business to convince total strangers to exchange their money for goods and services And daily the salesperson must overcome his or her fears and the punishing sting of rejection Winners take all in this field The most accomplished earn staggering incomes develop rewarding networks of friends and live the American dream This message isn t about learning how to sell No it s about discovering Tom Hopkins decades worth of hard won success secrets to create your ideal life and unlimited opportunities for more fun and advancement [2025 CFA Program Curriculum Level II Box Set](#) CFA Institute,2024-10-16 Discover the official resource for success on the 2025 CFA Level II exam Get your copy of the CFA Program Curriculum now The 2025 CFA Program Curriculum Level II Box Set contains the content you need to perform well on the Level II CFA exam in 2025 Designed for candidates to use for exam preparation and professional reference purposes this set includes the full official curriculum for Level II and is part of the larger CFA Candidate Body of Knowledge CBOK Organized to get you accustomed to the Level II exam s heavy reliance on vignettes the Level II curriculum will help you master mini case studies and accompanying analyses The 2025 CFA Program Curriculum Level II Box Set allows you to Develop critical knowledge and skills essential in the industry Learn from financial thought leaders Access market relevant instruction The set also offers practice questions to assist with your mastery of key terms concepts and formulas The volumes in the Level II box set are Volume 1 Quantitative Methods Volume 2 Economics Volume 3 Financial Statement Analysis Volume 4 Corporate Issuers Volume 5 Equity Investments Volume 6 Fixed Income Volume 7 Derivatives Volume 8 Alternative

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