

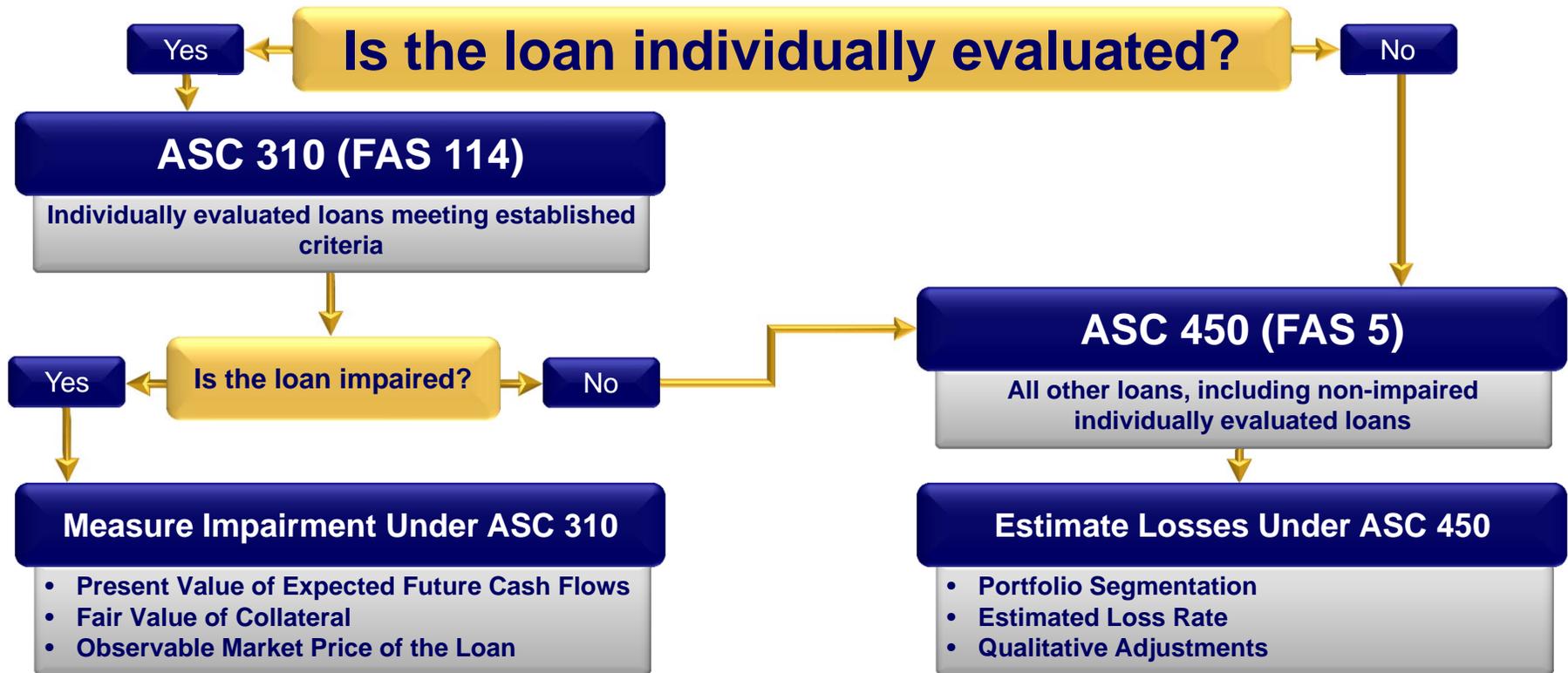


# Allowance for Loan and Lease Losses

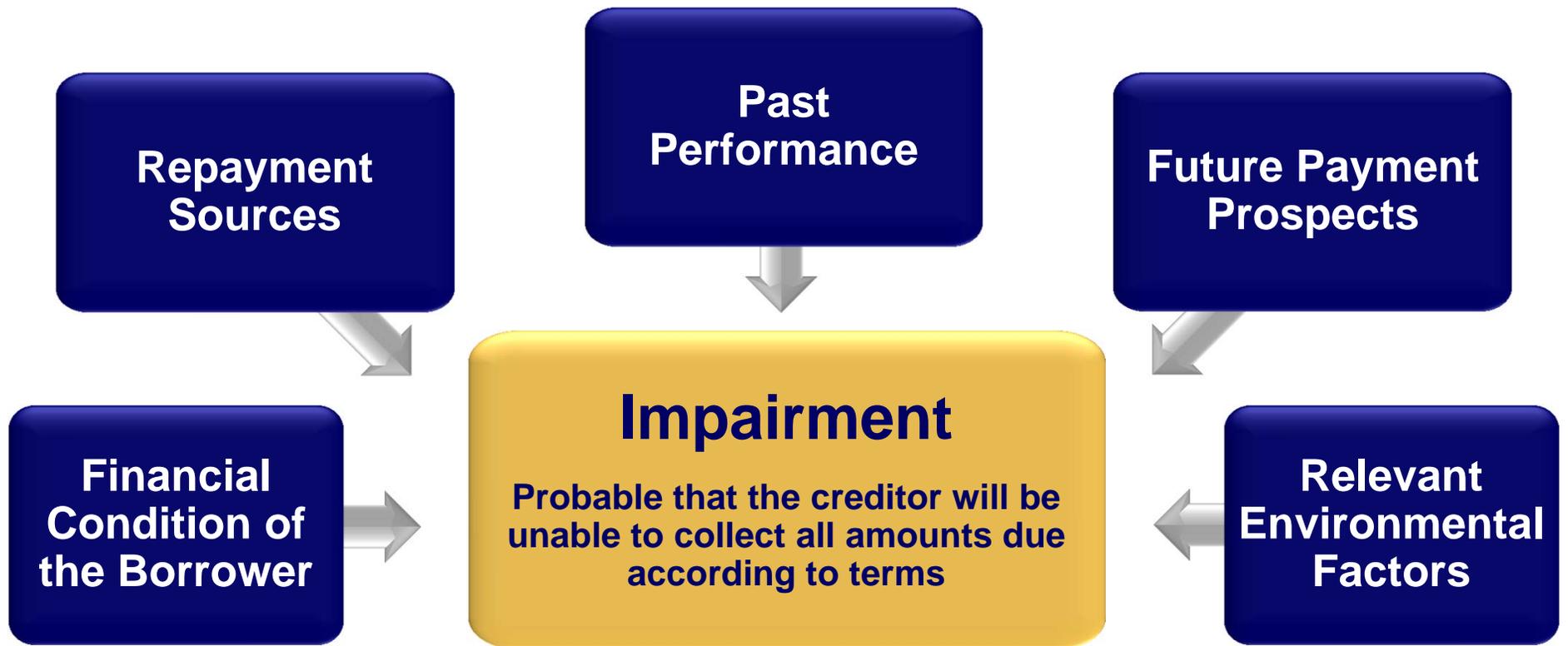
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## II. ALLL Decision Tree

# ALLL Decision Tree

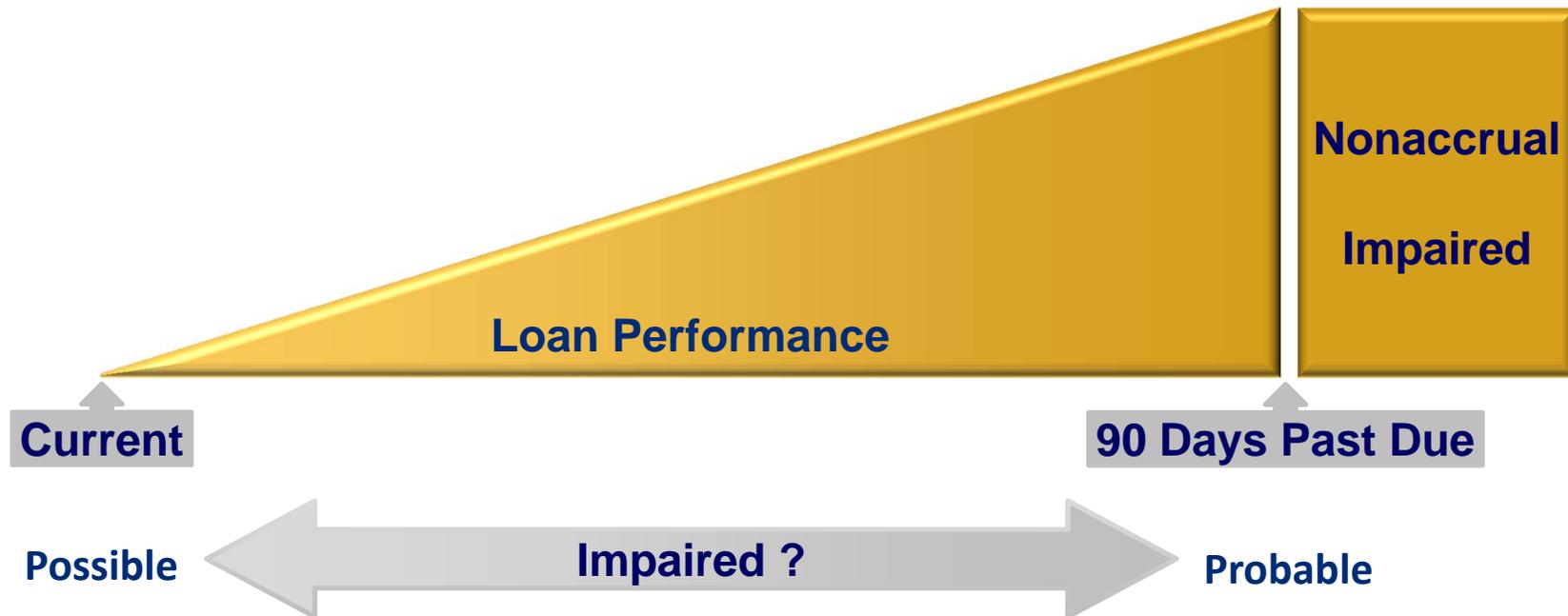


# Impairment Decision - Factors



# Impairment Decision - Performance

When is a loan considered to be impaired?



# Relationship Between Substandard, Impaired, and TDR Loans

