acquired ownership of the property securing the loans during 2011. The commercial real estate property was sold during 2011 without incurring any further losses. The 2009 charge-offs were primarily related to a commercial loan relationship that was liquidated in bankruptcy. The increase in the 2008 one-to-four family residential real estate charge-offs is primarily from the liquidation of a pool of non-owner-occupied, one-to-four family residential loans, made to a single entity in the Kansas City, Missouri area. The loans were secured by houses located in deteriorating neighborhoods and originally obtained as part of an acquisition and are not representative of the quality and performance of the remaining loans in our one-to-four family residential mortgage loan portfolio. The loans were sold in early 2009.

The distribution of the Company's allowance for losses on loans at the dates indicated and the percent of loans in each category to total loans is summarized in the following table. This allocation reflects management's judgment as to risks inherent in the types of loans indicated, but in general the Company's total allowance for loan losses included in the table is not restricted and is available to absorb all loan losses. The amount allocated in the following table to any category should not be interpreted as an indication of expected actual charge-offs in that category.

	As of December 31,									
	2012		2011		2010		2009		2008	
	Amount	% Loan type to total loans	Amount	% Loan type to total loans	Amount	% Loan type to total loans	Amount	% Loan type to total loans	Amount	% Loan type to total loans
	(Dollars in thousands)									
One-to-four family residential real estate	$ 714	27.6%	$ 560	25.2%	$ 395	25.6%	$ 625	25.7%	$ 672	28.3%
Construction and land	1,214	7.3%	928	6.9%	1,193	7.6%	1,326	10.6%	833	11.1%
Commercial real estate	1,313	27.7%	1,791	29.8%	1,571	29.6%	705	28.6%	701	26.6%
Commercial loans	707	20.1%	745	18.1%	1,173	18.4%	623	17.6%	1,121	17.2%
Agriculture loans	367	10.0%	433	12.4%	397	12.5%	2,103	11.0%	415	11.7%
Municipal loans	107	3.1%	130	3.3%	99	1.7%	-	1.6%	-	0.7%
Consumer loans	159	4.2%	120	4.3%	139	4.6%	86	4.9%	129	4.4%
Total	$ 4,581	100.0%	$ 4,707	100.0%	$ 4,967	100.0%	$ 5,468	100.0%	$ 3,871	100.0%

The increase in the allocation of the allowance for loan losses on our one-to-four family residential real estate loans during 2012 was related to an increase in outstanding loan balances while the 2011 increase was related to higher levels of non-accrual loans in the loan category. The decline in the allocation of the allowance for loan losses on our one-to-four family residential real estate loans between December 31, 2008 and December 31, 2010 was primarily the result of the decline in the outstanding balances. The allocation of the allowance for loan losses on construction and land loans increased in 2012 as a result of an increase in the specific allowance related to an impaired land loan after declining in each of 2010 and 2011 as a result of a decline in outstanding loan balances as well as increased charge-offs. The allocation of the allowance for loan losses on commercial real estate loans declined in 2012 as a result of lower outstanding loan balances, while the increases in 2010 and 2011 were related primarily to declines in the estimated fair value of certain collateral dependent impaired loans, increased historical charge-offs and management's judgment to increase the risk factors used to determine the allowance for loan losses. The increase in 2010 and decline in 2011 of the allocation of the allowance for loan losses on commercial loans was primarily due to a specific allowance recorded on the operating loans associated with a $2.0 million commercial loan relationship. The increase in 2009 and decline in 2010 allocation of the allowance for loan losses on agriculture loans was primarily related to a $2.3 million commercial agriculture loan that was impaired during 2009 and charged off in 2010. The allowance for loan losses is discussed in more detail in the "Non-performing Assets" and "Asset Quality and Distribution" sections. We believe the Company's allowance for loan losses continues to be adequate based on the Company's evaluation of the loan portfolio's inherent risk as of December 31, 2012.