

ALLIANCE BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3187751	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$151	\$154	1.6%	
Loans	\$87	\$82	-5.5%	
Construction & development	\$5	\$3	-50.7%	
Closed-end 1-4 family residential	\$15	\$16	9.0%	
Home equity	\$3	\$2	-12.6%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-6.3%	
Commercial & Industrial	\$13	\$11	-17.6%	
Commercial real estate	\$44	\$43	-2.3%	
Unused commitments	\$8	\$7	-14.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$27	5.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$26	24.6%	
Cash & balances due	\$7	\$6	-7.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$137	\$140	2.3%	
Deposits	\$121	\$117	-2.9%	
Total other borrowings	\$16	\$22	40.4%	
FHLB advances	\$13	\$18	38.5%	
Equity				
Equity capital at quarter end	\$14	\$14	-5.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	9.3%	--	
Tier 1 risk based capital ratio	14.2%	14.7%	--	
Total risk based capital ratio	15.4%	15.9%	--	
Return on equity ¹	6.6%	6.8%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	4.1%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	126.1%	178.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	196.8%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	20.5%	36.3%	0.0%	0.0%
Closed-end 1-4 family residential	1.3%	0.0%	0.0%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.1%
Commercial & Industrial	0.0%	0.0%	0.0%	0.2%
Commercial real estate	0.0%	0.1%	0.0%	0.1%
Total loans	1.5%	1.2%	0.0%	0.1%