

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 | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$139 | \$151 | 8.9% | |
| Loans | \$90 | \$87 | -3.3% | |
| <i>Construction & development</i> | \$15 | \$5 | -63.7% | |
| <i>Closed-end 1-4 family residential</i> | \$13 | \$15 | 11.8% | |
| <i>Home equity</i> | \$3 | \$3 | -7.0% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$4 | \$3 | -34.5% | |
| <i>Commercial & Industrial</i> | \$19 | \$13 | -32.0% | |
| <i>Commercial real estate</i> | \$31 | \$44 | 41.2% | |
| Unused commitments | \$10 | \$8 | -21.0% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$9 | \$26 | 186.6% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$26 | \$21 | -20.0% | |
| Cash & balances due | \$2 | \$7 | 263.2% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$0 | \$0 | | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$127 | \$137 | 8.1% | |
| Deposits | \$114 | \$121 | 5.9% | |
| Total other borrowings | \$12 | \$16 | 29.0% | |
| FHLB advances | \$9 | \$13 | 44.4% | |
| Equity | | | | |
| Equity capital at quarter end | \$12 | \$14 | 17.3% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$3 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 8.8% | 9.4% | -- | |
| Tier 1 risk based capital ratio | 12.0% | 14.2% | -- | |
| Total risk based capital ratio | 13.3% | 15.4% | -- | |
| Return on equity ¹ | 1.1% | 6.6% | -- | |
| Return on assets ¹ | 0.1% | 0.6% | -- | |
| Net interest margin ¹ | 3.3% | 4.1% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 172.3% | 126.1% | -- | |
| Loss provision to net charge-offs (qtr) | 38300.0% | 0.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 5.6% | 20.5% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.4% | 1.3% | 0.0% | 0.0% |
| <i>Home equity</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Commercial & Industrial</i> | 0.1% | 0.0% | 0.0% | 0.0% |
| <i>Commercial real estate</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Total loans</i> | 1.0% | 1.5% | 0.0% | 0.0% |