

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$154	\$154	0.3%	
Loans	\$82	\$85	3.2%	
Construction & development	\$3	\$4	35.1%	
Closed-end 1-4 family residential	\$16	\$18	10.3%	
Home equity	\$2	\$2	-6.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-39.0%	
Commercial & Industrial	\$11	\$8	-22.9%	
Commercial real estate	\$43	\$44	3.6%	
Unused commitments	\$7	\$9	30.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$22	-17.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$23	-9.0%	
Cash & balances due	\$6	\$14	127.4%	
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	\$140	\$139	-0.6%	
Deposits	\$117	\$120	2.6%	
Total other borrowings	\$22	\$19	-16.3%	
FHLB advances	\$18	\$14	-22.2%	
Equity				
Equity capital at quarter end	\$14	\$15	9.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	10.3%	--	
Tier 1 risk based capital ratio	14.7%	14.4%	--	
Total risk based capital ratio	15.9%	15.7%	--	
Return on equity ¹	6.8%	5.6%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	4.0%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.9%	178.0%	--	
Loss provision to net charge-offs (qtr)	196.8%	275.2%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	36.3%	26.9%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.4%	0.2%	0.0%
Home equity	0.0%	0.0%	0.0%	1.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.5%
Commercial & Industrial	0.0%	0.0%	0.2%	1.9%
Commercial real estate	0.1%	0.0%	0.1%	0.0%
Total loans	1.2%	1.5%	0.1%	0.3%