

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$154	\$161	4.0%	
Loans	\$85	\$83	-2.3%	
Construction & development	\$4	\$5	29.8%	
Closed-end 1-4 family residential	\$18	\$17	-5.7%	
Home equity	\$2	\$2	-24.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	3.0%	
Commercial & Industrial	\$8	\$10	22.0%	
Commercial real estate	\$44	\$44	-1.7%	
Unused commitments	\$9	\$10	11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$30	32.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$28	18.8%	
Cash & balances due	\$14	\$7	-49.1%	
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	\$139	\$144	3.6%	
Deposits	\$120	\$129	6.9%	
Total other borrowings	\$19	\$14	-23.1%	
FHLB advances	\$14	\$8	-42.9%	
Equity				
Equity capital at quarter end	\$15	\$16	8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.0%	--	
Tier 1 risk based capital ratio	14.4%	15.9%	--	
Total risk based capital ratio	15.7%	17.2%	--	
Return on equity ¹	5.6%	2.6%	--	
Return on assets ¹	0.6%	0.3%	--	
Net interest margin ¹	4.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.0%	369.9%	--	
Loss provision to net charge-offs (qtr)	275.2%	165.0%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	26.9%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	1.9%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.5%	0.1%
Commercial & Industrial	0.0%	0.0%	1.9%	0.0%
Commercial real estate	0.0%	0.7%	0.0%	0.2%
Total loans	1.5%	0.6%	0.3%	0.3%