

FIRST ALLIANCE BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3640041	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$134	\$139	3.3%	
Loans	\$110	\$108	-1.8%	
Construction & development	\$40	\$21	-47.5%	
Closed-end 1-4 family residential	\$17	\$26	51.1%	
Home equity	\$5	\$4	-11.6%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	12.7%	
Commercial & Industrial	\$17	\$19	16.3%	
Commercial real estate	\$27	\$33	23.1%	
Unused commitments	\$15	\$10	-29.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$12	0.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	-100.0%	
Cash & balances due	\$4	\$9	167.5%	
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	\$125	\$127	1.7%	
Deposits	\$113	\$112	-0.9%	
Total other borrowings	\$10	\$14	33.4%	
FHLB advances	\$9	\$12	30.7%	
Equity				
Equity capital at quarter end	\$10	\$12	22.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	8.0%	--	
Tier 1 risk based capital ratio	8.1%	10.1%	--	
Total risk based capital ratio	9.3%	11.4%	--	
Return on equity ¹	-27.8%	-12.0%	--	
Return on assets ¹	-2.1%	-1.1%	--	
Net interest margin ¹	3.4%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	151.6%	274.7%	--	
Loss provision to net charge-offs (qtr)	110.2%	112.3%	--	
Net charge-offs to average loans and leases ¹	3.9%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.7%	4.5%	1.5%	1.1%
Closed-end 1-4 family residential	0.0%	0.2%	0.1%	0.4%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.6%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	1.4%	0.2%
Commercial real estate	1.8%	0.0%	0.7%	0.0%
Total loans	1.1%	1.0%	1.0%	0.4%