

YADKIN VALLEY FINANCIAL CORPORATION

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3432965	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,522	\$2,110	38.6%	
Loans	\$1,238	\$1,726	39.4%	
Construction & development	\$228	\$365	60.0%	
Closed-end 1-4 family residential	\$175	\$220	25.3%	
Home equity	\$136	\$203	49.4%	
Credit card	\$5	\$7	24.3%	
Other consumer	\$29	\$42	44.8%	
Commercial & Industrial	\$193	\$219	13.3%	
Commercial real estate	\$410	\$557	36.0%	
Unused commitments	\$283	\$306	8.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$53	\$78	47.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$85	\$106	24.4%	
Cash & balances due	\$26	\$92	255.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$273	\$254	-6.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$268	\$250	-6.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,350	\$1,930	43.0%	
Deposits	\$1,156	\$1,826	58.0%	
Total other borrowings	\$182	\$89	-51.4%	
FHLB advances	\$119	\$39	-67.1%	
Equity				
Equity capital at quarter end	\$173	\$181	4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$34	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	8.2%	--	
Tier 1 risk based capital ratio	8.8%	9.2%	--	
Total risk based capital ratio	10.1%	10.4%	--	
Return on equity ¹	-5.3%	9.2%	--	
Return on assets ¹	-0.6%	0.8%	--	
Net interest margin ¹	3.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.7%	134.1%	--	
Loss provision to net charge-offs (qtr)	426.0%	35.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.6%	4.7%	0.2%	1.5%
Closed-end 1-4 family residential	1.2%	2.9%	0.0%	0.0%
Home equity	0.2%	0.9%	0.1%	0.3%
Credit card	0.3%	0.1%	0.4%	0.3%
Other consumer	0.5%	1.1%	0.5%	1.1%
Commercial & Industrial	2.2%	1.6%	0.3%	0.6%
Commercial real estate	0.4%	1.1%	0.0%	0.1%
Total loans	1.0%	2.1%	0.2%	0.5%