

**YADKIN VALLEY FINANCIAL CORPORATION**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3432965	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>		\$1,991		
Loans		\$1,470		
Construction & development		\$203		
Closed-end 1-4 family residential		\$199		
Home equity		\$201		
Credit card		\$0		
Other consumer		\$28		
Commercial & Industrial		\$177		
Commercial real estate		\$564		
Unused commitments		\$262		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$219		
Asset-backed securities		\$0		
Other securities		\$111		
Cash & balances due		\$93		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$62		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$60		
Open-end HELOC originations sold (quarter)		\$0		
<b>Liabilities</b>		\$1,821		
Deposits		\$1,738		
Total other borrowings		\$73		
FHLB advances		\$27		
<b>Equity</b>				
Equity capital at quarter end		\$170		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		8.0%	--	
Tier 1 risk based capital ratio		10.2%	--	
Total risk based capital ratio		11.5%	--	
Return on equity <sup>1</sup>		7.3%	--	
Return on assets <sup>1</sup>		0.6%	--	
Net interest margin <sup>1</sup>		3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		46.9%	--	
Loss provision to net charge-offs (qtr)		81.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>		1.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development		13.1%		1.1%
Closed-end 1-4 family residential		3.5%		0.1%
Home equity		1.1%		0.2%
Credit card		0.0%		0.0%
Other consumer		1.5%		0.3%
Commercial & Industrial		5.0%		0.6%
Commercial real estate		4.1%		0.1%
Total loans		4.8%		0.3%