

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets				
Loans		\$1,922		
Construction & development		\$1,337		
Closed-end 1-4 family residential		\$132		
Home equity		\$169		
Credit card		\$192		
Other consumer		\$0		
Commercial & Industrial		\$27		
Commercial real estate		\$175		
		\$550		
Unused commitments		\$273		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$187		
Asset-backed securities		\$0		
Other securities		\$156		
Cash & balances due		\$138		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$92		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$91		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$1,722		
Deposits		\$1,637		
Total other borrowings		\$72		
FHLB advances		\$26		
Equity				
Equity capital at quarter end		\$200		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$37	NA	
Performance Ratios				
Tier 1 leverage ratio		8.9%	--	
Tier 1 risk based capital ratio		11.7%	--	
Total risk based capital ratio		13.0%	--	
Return on equity ¹		-48.7%	--	
Return on assets ¹		-4.9%	--	
Net interest margin ¹		3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		110.2%	--	
Loss provision to net charge-offs (qtr)		93.8%	--	
Net charge-offs to average loans and leases ¹		9.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development		5.6%		7.2%
Closed-end 1-4 family residential		1.9%		1.6%
Home equity		0.5%		1.7%
Credit card		0.0%		0.0%
Other consumer		0.7%		0.7%
Commercial & Industrial		1.6%		3.5%
Commercial real estate		1.4%		2.3%
Total loans		1.7%		2.6%