CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Financial Corporation (Valley Bank)
Person to be contacted about this report: Jerry Bradley, 540-769-8540
Submission date: 4/29/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34019

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$135,869	$134,651		
b. Average Commercial Loans	$428,770	$434,289		
c. Total Loans (sum of lines a and b)	$564,639	$568,940		

2. General Market Commentary (optional)