CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: YADKIN VALLEY FINANCIAL CORPORATION
Person to be contacted about this report: Julie Mason 336-526-6310
Submission date: 4/28/09

RSSD (for Bank Holding Companies): 0003432965
Holding Company Docket Number (for Thrift Holding Companies): NA
FDIC Certificate Number (for depository institutions): 19861

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$367,296	$426,746	Includes all listed loan categories, including Held for sale	
b. Average Commercial Loans	$896,205	$890,466		
c. Total Loans (sum of lines a and b)	$1,263,501	$1,317,212		

2. General Market Commentary (optional)