CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tennessee Valley Financial Holdings, Inc.
Person to be contacted about this report: Ken Scarbro
Submission date: 4/30/2009

RSSD (for Bank Holding Companies): 3082454
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$83,227	$83,152		
b. Average Commercial Loans	$55,598	$55,216		
c. Total Loans (sum of lines a and b)	$138,825	$138,368		

2. General Market Commentary (optional)

Loan demand in our lending markets continues to be very soft with home sales, retail sales and large ticket consumer purchase item sales being very soft. The Bank has sought opportunities during the first quarter (and will continue to pursue opportunities) to assist challenged borrowers, both consumer and small business, with loan modifications, rate reductions and other concessions to help families stay in their homes and small businesses weather these difficult economic times.