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MAR 31 2014

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6 **FBB RICHMOND**

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

**December 31, 2013**

Month / Day / Year

I, Joseph H. Towell

Reporter's Name, Street, and Mailing Address

Yadkin Financial Corporation

Name of the Holding Company Director and Official

Legal Title of Holding Company

President and Chief Executive Officer

209 North Bridge Street / P.O. Drawer 888

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Elkin NC 28621-0888  
City State Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Joan W. Ingle Vice President

Name Title

704-768-1167

Area Code / Phone Number / Extension

704-978-2822

Area Code / FAX Number

joan.ingle@yadkinbank.com

E-mail Address

www.yadkinbank.com

Address (URL) for the Holding Company's web page

Joseph H. Towell  
Signature of Holding Company Director and Official

Date of Signature

3-28-14

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

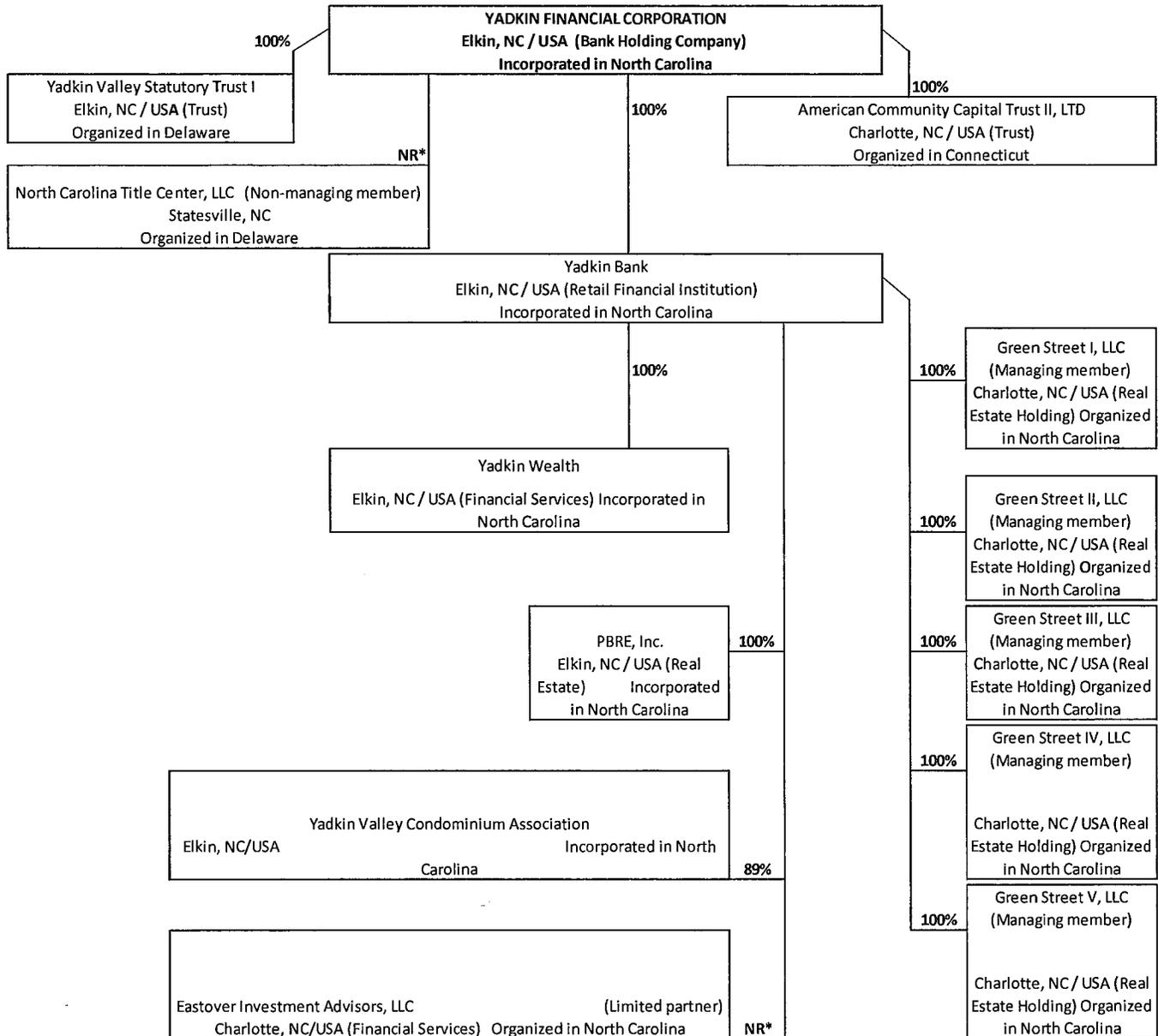
## Form FR Y-6 Yadkin Financial Corporation

**Elkin, North Carolina**

**Report Item**

1: The bank holding company is registered with the SEC and prepares an annual report for its securities holders. As per the instructions, we are not required to send copies.

2: **Organizational Chart:**



\*NR – Ownership percentage not reportable on the FR Y-10. Percentage of ownership is less than 25% and the companies are not controlled by any other means.

2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: YADKIN BANK (ID\_RSSD: 282329).  
 This depository institution is held by YADKIN FINANCIAL CORPORATION (3432965) of ELKIN, NC.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data	Effective Date	Branch Service Type	Branch	Popular Name	Street Address	City	State	Zip	County	Country	FDIC	Office Number*	Head Office	Head Office ID_RSSD*	Comment
CHANGE	10/16/08	Full Service (Head Office)	282329	YADKIN BANK DOWNTOWN ELKIN	110 WEST MARKET STREET	ELKIN	NC	28621	SURRY	UNITED STATES	13652	0	YADKIN	282329	
OK		Full Service	2748436	NEW MARKET BRANCH	149 JEFFERSON ROAD	BOONE	NC	28607	WATAUGA	UNITED STATES	61927	17	YADKIN	282329	
CHANGE	08/15/11	Full Service	3299917	SHADOWLINE BRANCH BLOWING ROCK ROAD	476 SHADOWLINE DR 2111 BLOWING ROCK ROAD	BOONE	NC	28607	WATAUGA	UNITED STATES	360978	19	YADKIN BANK	282329	
CHANGE	04/16/09	Full Service	2940566	MINT HILL BRANCH	4335 MATTHEWS-MINT HILL ROAD	CHARLOTTE	NC	28105	MECKLENBURG	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK		Full Service	3138490	MT ISLAND BRANCH	3500 MT HOLLY HUNTERSVILLE ROAD	CHARLOTTE	NC	28216	MECKLENBURG	UNITED STATES	362108	44	YADKIN BANK	282329	
OK		Full Service	3366396	SOUTH END BRANCH	2140 SOUTH BOULEVARD	CHARLOTTE	NC	28203	MECKLENBURG	UNITED STATES	441329	49	YADKIN	282329	
OK		Full Service	3284623	SOUTH PARK BRANCH	4500 CAMERON VALLEY PARKWAY	CHARLOTTE	NC	28211	MECKLENBURG	UNITED STATES	419491	45	YADKIN	282329	
OK		Full Service	2949224	CORNELIUS BRANCH	19525 W CATAWBA AVE	CORNELIUS	NC	28031	MECKLENBURG	UNITED STATES	358881	14	YADKIN	282329	
OK		Full Service	3141258	INDEPENDENCE PARK BRANCH	115 EAST CARVER STREET	DURHAM	NC	27704	DURHAM	UNITED STATES	419218	33	YADKIN	282329	
OK		Full Service	3141249	WESTGATE BRANCH	3400 WESTGATE DRIVE	DURHAM	NC	27707	DURHAM	UNITED STATES	359001	31	YADKIN	282329	
OK		Full Service	2643951	EAST BEND BRANCH	117 PAULINES STREET	EAST BEND	NC	27018	YADKIN	UNITED STATES	249702	9	YADKIN	282329	
OK		Full Service	1400951	NORTH ELKIN BRANCH	1318 NORTH BRIDGE ST	ELKIN	NC	28621	SURRY	UNITED STATES	249700	6	YADKIN	282329	
CHANGE	03/31/08	Full Service	3725827	HILLSBOROUGH MAIN BRANCH	237 SOUTH CHURTON STREET	HILLSBOROUGH	NC	27278	ORANGE	UNITED STATES	479848	37	YADKIN BANK	282329	
OK		Full Service	2949206	HUNTERSVILLE BRANCH	100 NORTH STATESVILLE ROAD	HUNTERSVILLE	NC	28078	MECKLENBURG	UNITED STATES	358886	15	YADKIN	282329	
CHANGE	04/16/09	Full Service	2940726	INDIAN TRAIL BRANCH	13860 EAST INDEPENDENCE INDEPENDENCE BOULEVARD	INDIAN TRAIL	NC	28079	UNION	UNITED STATES	290839	40	YADKIN BANK	282329	
OK		Full Service	396525	JEFFERSON BRANCH	709 EAST MAIN STREET	JEFFERSON	NC	28640	ASHE	UNITED STATES	249698	4	YADKIN	282329	
OK		Full Service	281827	JONESVILLE BRANCH	101 NORTH BRIDGE STREET	JONESVILLE	NC	28642	YADKIN	UNITED STATES	249695	1	YADKIN	282329	
CHANGE	08/04/05	Full Service	3384121	LINVILLE VILLAGE BRANCH	3618 MITCHELL AVENUE	LINVILLE	NC	28646	AVERY	UNITED STATES	444037	26	YADKIN	282329	
OK		Full Service	2940744	MARSHVILLE BRANCH	7003 EAST MARSHVILLE BOULEVARD	MARSHVILLE	NC	28103	UNION	UNITED STATES	357377	41	YADKIN BANK	282329	
CHANGE	04/16/09	Full Service	2745743	MONROE BRANCH MONROE MAIN BRANCH	2593 WEST ROOSEVELT BOULEVARD	MONROE	NC	28110	UNION	UNITED STATES	61930	38	YADKIN BANK	282329	
OK		Full Service	3380945	MEDICAL PARK BRANCH	197 MEDICAL PARK ROAD	MOORESVILLE	NC	28117	IREDELL	UNITED STATES	444332	27	YADKIN	282329	
CHANGE	10/15/00	Full Service	2949215	MOORESVILLE PLAZA DRIVE BRANCH	520 E PLAZA DR	MOORESVILLE	NC	28117	IREDELL	UNITED STATES	358888	16	YADKIN BANK	282329	
OK		Full Service	3132087	WILLIAMSON ROAD BRANCH	165 WILLIAMSON ROAD	MOORESVILLE	NC	28117	IREDELL	UNITED STATES	290622	12	YADKIN	282329	
OK		Full Service	283924	NORTH WILKESBORO BRANCH	1404 WEST D STREET	NORTH WILKESBORO	NC	28659	WILKES	UNITED STATES	249697	3	YADKIN	282329	
OK		Full Service	3132078	EAST BROAD STREET BRANCH	3475 EAST BROAD STREET	STATESVILLE	NC	28625	IREDELL	UNITED STATES	446329	28	YADKIN	282329	
OK		Full Service	2588089	FRONT STREET BRANCH	325 EAST FRONT STREET	STATESVILLE	NC	28677	IREDELL	UNITED STATES	57201	11	YADKIN	282329	
CHANGE	09/30/02	Full Service	3132069	NORTH CROSS LANE BRANCH	127 NORTH CROSS LANE	STATESVILLE	NC	28625	IREDELL	UNITED STATES	290623	13	YADKIN	282329	
CHANGE	12/01/01	Full Service	3299962	MT JEFFERSON ROAD BRANCH	1488 MT JEFFERSON ROAD	WEST JEFFERSON	NC	28694	ASHE	UNITED STATES	364092	21	YADKIN	282329	
OK		Full Service	1913013	WILKESBORO BRANCH	301 WEST MAIN STREET	WILKESBORO	NC	28697	WILKES	UNITED STATES	249701	7	YADKIN	282329	
OK		Full Service	3539761	YADKINVILLE BRANCH	104 PROGRESS LANE	YADKINVILLE	NC	27055	YADKIN	UNITED STATES	443330	25	YADKIN	282329	
OK		Full Service	2505732	BLACKSBURG BRANCH	207 WEST CHEROKEE STREET	BLACKSBURG	SC	29702	CHEROKEE	UNITED STATES	290488	47	YADKIN	282329	
OK		Full Service	3366408	TIGA CAY BRANCH	1738 GOLD HILL ROAD	FORT MILL	SC	29708	YORK	UNITED STATES	441784	50	YADKIN	282329	
CHANGE	04/16/09	Full Service	2481180	MAIN OFFICE GRANARD STREET BRANCH GAFFNEY MAIN	217 NORTH GRANARD STREET	GAFFNEY	SC	29341	CHEROKEE	UNITED STATES	56996	46	YADKIN BANK	282329	

**Form FR Y-6**  
**Yadkin Financial Corporation**  
**Fiscal Year Ending December 31, 2013**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c) , and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List Names of Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Joseph H. Towell Mocksville, NC USA		President & CEO	President & CEO Yadkin Bank  Chairman, Yadkin Wealth, Inc., a subsidiary of Yadkin Bank Director of PBRE, Inc. a subsidiary of Yadkin Bank	N/A	•	N/A	None
Jan H. Hollar Charlotte, NC USA		EVP & CFO	EVP & CFO, Yadkin Bank Treasurer, Director of Yadkin Wealth, Inc., a sub. Of Yadkin Bank	President, Jan H. Hollar, CPA, PC	•	N/A	Jan H. Hollar, CPA, PC - 100%
William Mark DeMarcus Cornelius, NC USA		EVP & Chief Operating Officer	EVP & Chief Operating Officer Yadkin Bank Director of Yadkin Wealth, Inc., a subsidiary of Yadkin Bank Vice President & Director of PBRE, Inc., a subsidiary of Yadkin Bank		•	N/A	None

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List Names of Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Patricia H. Wooten Statesville, NC USA		VP & Secretary	VP & Secretary Yadkin Bank  Secretary, Yadkin Wealth, Inc., a subsidiary of Yadkin Bank  Secretary, PBRE, Inc., a subsidiary of Yadkin Bank		*	N/A	None
Nolan G. Brown Yadkinville, NC USA	Healthcare Business Pres. Triad Group, Inc. & all its subsidiaries	Director & Chairman of the Board	** Yadkin Bank Director & Chairman of the Board	Pres. & CEO Triad Group, Inc. & related companies & subsidiaries	*	N/A	Triad Group, Inc. and all of its subsidiaries Forsyth Associates LLC 100% 66.67%
Harry M. Davis Boone, NC USA	Professor of Finance Appalachian State University	Director & Vice Chairman of the Board	** Yadkin Bank Director & Vice Chairman of the Board	Professor of Finance	*	N/A	
Dr. James A. Harrell, Jr. Elkin, NC USA	Dentist	Director	** Yadkin Bank Director	Self-Employed Dentist	*	N/A	James A. Harrell, PA DDS 100%
Thomas J. Hall Waxhaw, NC USA	Real Estate Developer Pres. The Hall Group of the Carolinas, Inc.	Director	** Yadkin Bank Director	President, the Hall Group of the Carolinas, Inc.	*	N/A	The Hall Group of the Carolinas, Inc. Hallmark Properties I Hallmark Properties (II-IX) LLC Hallmark Properties X BLT I, LLC T Hall Enterprises I, LLC T Hall Enterprises II, LLC Triple H Southpark, LLC Allie's cabin 34% 100% 98% 60% 100% 100% 100% 34% 50%

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List Names of Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Larry S. Helms Matthews, NC USA	Insurance Owner & Member of Larry S. Helms and Associates	Director	** Yadkin Bank Director	Owner & Member of Larry S. Helms and Associates; Member, Independence Title Group	*	N/A	Larry S. Helms and Associates Independence Title Group 50% 50%
Dan W. Hill, III Durham, NC USA	Insurance Broker Owner & Pres. Of HCW University Medical Insurance Plans, Inc.	Director	** Yadkin Bank Director	Owner & Pres. Of HCW University Medical Insurance Plans, Inc.	*	N/A	HCW University Medical Insurance Plans, Inc. 100%
James L. Poindexter State Road, NC USA	Real Estate Pres. Surry Hardware & Building Supply Co., Inc.	Director	** Yadkin Bank Director	Pres. Of Surry Hardware Building Supply Co., Inc.; Owner, Wakefield Farms	*	N/A	Surry Hardware & Building Supply Co., Inc Wakefield Farms 100% 100%
Alison J. Smith Charlotte, NC USA	Financial Advisor and investment banking Pres. & Owner of Smith Capital, Inc.	Director	** Yadkin Bank Director	Pres. Of Smith Capital Inc.	*	N/A	Smith Capital, Inc 100%
Harry C. Spell Statesville, NC USA	Textile VP & Secretary of Mocaró Dyeing & Finishing Inc.	Director	** Yadkin Bank Director	VP & Secretary	*	N/A	Mocaró Dyeing & Finishing Inc. 26.91%

\* indicates less than 1% ownership

\*\* Yadkin Bank Director