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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies FR Y-6

FEDERAL RESERVE BANK OF RICHMOND

COPY

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.

I, Scott M. Custer

Name of the Holding Company Director and Official

Director, President and Chief Executive Officer

Title of the Holding Company Director and Official

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.

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.

Signature of Holding Company Director and Official

03/30/2016

Date of Signature

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 3432165
C.I. _____

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

December 31, 2015

Month / Day / Year

54930037NMSHFK2GN870

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Yadkin Financial Corporation

Legal Title of Holding Company

3600 Glenwood Avenue

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

Raleigh NC 27612
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Nancy A. Snow Corporate Secretary

Name Title

919-659-9022

Area Code / Phone Number / Extension

919-659-9001

Area Code / FAX Number

nancy.snow@yadkinbank.com

E-mail Address

www.yadkinbank.com

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

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

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

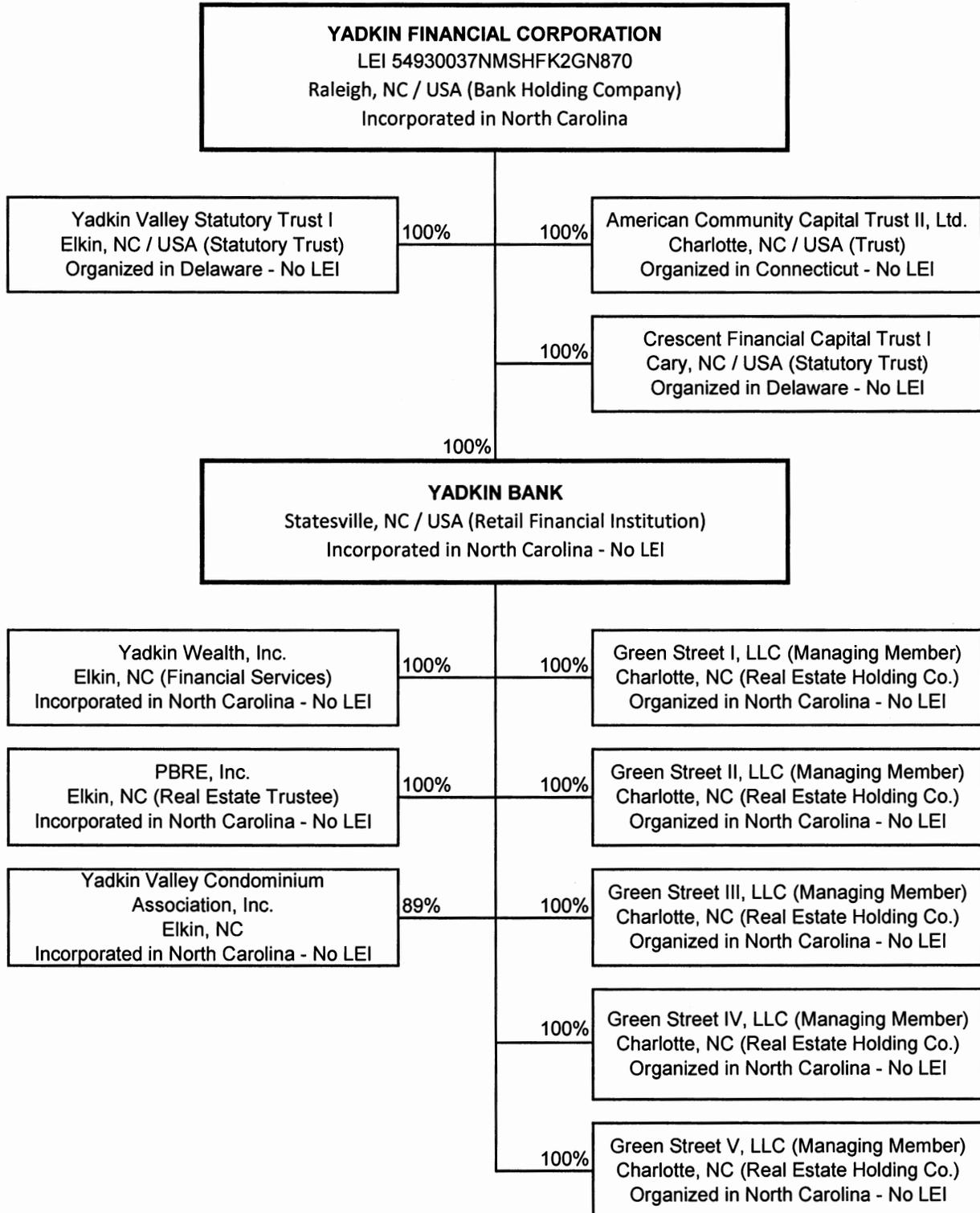
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
Yadkin Financial Corporation
Raleigh, North Carolina
Fiscal Year Ending December 31, 2015

Report Item 1: The Yadkin Financial Corporation Annual Report on Form 10-K is available on the SEC website.

Report Item 2a: Organization Chart



Report Item 2b: Domatic 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 RALEIGH, NC
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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 Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	282329	YADKIN BANK	325 EAST FRONT STREET	STATESVILLE	NC	28677	IREDELL	UNITED STATES	13652	0	YADKIN BANK		282329
OK		Full Service	2985316	APEX BRANCH	303 SOUTH SALEM ST	APEX	NC	27502	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	397027	AVON BRANCH	41934 HWY 12	AVON	NC	27915	DARE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3299917	BLOWING ROCK ROAD BRANCH	2111 BLOWING ROCK ROAD	BOONE	NC	28607	WATAUGA	UNITED STATES	360978	19	YADKIN BANK		282329
OK		Full Service	2748436	NEW MARKET BRANCH	149 JEFFERSON ROAD	BOONE	NC	28607	WATAUGA	UNITED STATES	61927	17	YADKIN BANK		282329
OK		Full Service	3397019	BURLINGTON BRANCH	708 SOUTH CHURCH STREET	BURLINGTON	NC	27215	ALAMANCE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2920081	CARY KILDAIRE BRANCH	1155 KILDAIRE FARM RD, SUITE 200	CARY	NC	27511	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2756785	CARY PRESTON	1005 HIGH HOUSE ROAD	CARY	NC	27513	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3284623	FAIRVIEW BRANCH	6201 FAIRVIEW ROAD	CHARLOTTE	NC	28210	MECKLENBURG	UNITED STATES	419491	45	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 BANK		282329
OK		Full Service	2985307	DOWNTOWN CLAYTON BRANCH	315 EAST MAIN ST	CLAYTON	NC	27520	JOHNSTON	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	518822	COLUMBIA BRANCH	204 SCUPPERNONG DRIVE	COLUMBIA	NC	27925	TYRRELL	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2949224	CORNELIUS BRANCH	19525 W CATAWBA AVE	CORNELIUS	NC	28031	MECKLENBURG	UNITED STATES	358881	14	YADKIN BANK		282329
OK		Full Service	176521	CRESWELL BRANCH	305 N 7TH ST	CRESWELL	NC	27928	WASHINGTON	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3141258	INDEPENDENCE PARK BRANCH	115 EAST CARVER STREET	DURHAM	NC	27704	DURHAM	UNITED STATES	419218	33	YADKIN BANK		282329
OK		Full Service	3141249	WESTGATE BRANCH	3400 WESTGATE DRIVE	DURHAM	NC	27707	DURHAM	UNITED STATES	359001	31	YADKIN BANK		282329
OK		Full Service	2643951	EAST BEND BRANCH	117 PAULINES STREET	EAST BEND	NC	27018	YADKIN	UNITED STATES	249702	9	YADKIN BANK		282329
OK		Full Service	4723811	DOWNTOWN ELKIN BRANCH	110 WEST MARKET STREET	ELKIN	NC	28621	SURRY	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	1400951	NORTH ELKIN BRANCH	1318 NORTH BRIDGE ST	ELKIN	NC	28621	SURRY	UNITED STATES	249700	6	YADKIN BANK		282329
OK		Full Service	580726	ENGELHARD BRANCH	35050 US HIGHWAY 264	ENGELHARD	NC	27824	HYDE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	458722	FAIRFIELD BRANCH	6839 HWY 94	FAIRFIELD	NC	27826	HYDE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	4398684	FAYETTEVILLE BRANCH	4200 MORGANTON ROAD	FAYETTEVILLE	NC	28314	CUMBERLAND	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3339961	GARNER BRANCH	945 VANDORA SPRINGS ROAD	GARNER	NC	27529	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2641265	GREENVILLE UNIVERSITY MEDICAL CENTER BRANCH	2400 STANTONSBURG ROAD	GREENVILLE	NC	27834	PITT	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	1400960	GREENVILLE-RED BANKS BRANCH	1001 RED BANKS ROAD	GREENVILLE	NC	27858	PITT	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	177023	HATTERAS BRANCH	57197 KOHLER RD	HATTERAS	NC	27943	DARE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2953463	HERTFORD BRANCH	1103 HARVEY POINT ROAD	HERTFORD	NC	27944	PERQUIMANS	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3725827	HILLSBOROUGH MAIN BRANCH	237 SOUTH CHURTON STREET	HILLSBOROUGH	NC	27278	ORANGE	UNITED STATES	479848	37	YADKIN BANK		282329
OK		Full Service	3210314	HOLLY SPRINGS BRANCH	700 HOLLY SPRINGS ROAD	HOLLY SPRINGS	NC	27540	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2949206	HUNTERSVILLE BRANCH	100 NORTH STATESVILLE ROAD	HUNTERSVILLE	NC	28078	MECKLENBURG	UNITED STATES	358886	15	YADKIN BANK		282329
OK		Full Service	2940726	INDIAN TRAIL BRANCH	13860 EAST INDEPENDENCE BOULEVARD	INDIAN TRAIL	NC	28079	UNION	UNITED STATES	290839	40	YADKIN BANK		282329
OK		Full Service	4530644	JACKSONVILLE BRANCH	2445 ONSLOW DRIVE	JACKSONVILLE	NC	28540	ONSLow	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	396525	JEFFERSON BRANCH	709 EAST MAIN STREET	JEFFERSON	NC	28640	ASHE	UNITED STATES	249698	4	YADKIN BANK		282329
OK		Full Service	281827	JONESVILLE BRANCH	101 NORTH BRIDGE STREET	JONESVILLE	NC	28642	YADKIN	UNITED STATES	249695	1	YADKIN BANK		282329
OK		Full Service	520629	SOUTHERN SHORES BRANCH	1 JUNIPER TRAIL	KITTY HAWK	NC	27949	DARE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	3384121	LINVILLE BRANCH	3618 MITCHELL AVENUE	LINVILLE	NC	28646	AVERY	UNITED STATES	444037	26	YADKIN BANK		282329
OK		Full Service	284426	MANTEO BRANCH	205 HWY 64/264	MANTEO	NC	27954	DARE	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2940744	MARSHVILLE BRANCH	7003 EAST MARSHVILLE BOULEVARD	MARSHVILLE	NC	28103	UNION	UNITED STATES	357377	41	YADKIN BANK		282329
OK		Full Service	2940566	MINT HILL BRANCH	4335 MATTHEWS-MINT HILL ROAD	MATTHEWS	NC	28105	MECKLENBURG	UNITED STATES	Not Required	Not Required	YADKIN BANK		282329
OK		Full Service	2745743	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 BANK		282329
OK		Full Service	2949215	PLAZA DRIVE BRANCH	520 E PLAZA DR	MOORESVILLE	NC	28115	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 BANK		282329

OK	Full Service	519324	NAGS HEAD BRANCH	2721 SOUTH CROATAN HIGHWAY	NAGS HEAD	NC	27959	DARE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	283924	NORTH WILKESBORO BRANCH	1404 WEST D STREET	NORTH WILKESBORO	NC	28659	WILKES	UNITED STATES	249697		3	YADKIN BANK	282329
OK	Full Service	335926	OCRACOKE ISLAND BRANCH	782 IRVIN GARRISH HWY	OCRACOKE	NC	27960	HYDE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3210323	PINEHURST BRANCH	211 M CENTRAL PARK AVENUE	PINEHURST	NC	28374	MOORE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	4929819	FIVE POINTS BRANCH	2001 FAIRVIEW ROAD	RALEIGH	NC	27608	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3939110	RALEIGH CREEDMOOR BRANCH	7100 CREEDMOOR ROAD	RALEIGH	NC	27613	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3618330	RALEIGH FALLS OF NEUSE BRANCH	6408 FALLS OF NEUSE ROAD	RALEIGH	NC	27615	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3939129	RALEIGH MAIN BRANCH	4711 SIX FORKS ROAD	RALEIGH	NC	27609	WAKE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3394018	SALISBURY BRANCH	322 E. INNES STREET	SALISBURY	NC	28144	ROWAN	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3301333	SANFORD BRANCH	870 SPRING LANE	SANFORD	NC	27330	LEE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	2876290	SOUTHERN PINES BRANCH	185 WEST MORGANTON RD	SOUTHERN PINES	NC	28387	MOORE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3132078	EAST BROAD STREET BRANCH	3475 EAST BROAD STREET	STATESVILLE	NC	28625	IREDELL	UNITED STATES	446329		28	YADKIN BANK	282329
OK	Full Service	3132069	NORTHCROSS BRANCH	127 NORTHCROSS LANE	STATESVILLE	NC	28625	IREDELL	UNITED STATES	290623		13	YADKIN BANK	282329
OK	Full Service	581228	SWAN QUARTER BRANCH	80 MAIN ST	SWAN QUARTER	NC	27885	HYDE	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	2953472	WASHINGTON BRANCH	1422 CAROLINA AVENUE	WASHINGTON	NC	27889	BEAUFORT	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3299962	MT JEFFERSON BRANCH	1488 MT JEFFERSON ROAD	WEST JEFFERSON	NC	28694	ASHE	UNITED STATES	364092		21	YADKIN BANK	282329
OK	Full Service	1913013	WILKESBORO BRANCH	301 WEST MAIN STREET	WILKESBORO	NC	28697	WILKES	UNITED STATES	249701		7	YADKIN BANK	282329
OK	Full Service	3199594	WILLIAMSTON BRANCH	403 EAST BOULEVARD	WILLIAMSTON	NC	27892	MARTIN	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3933499	WILMINGTON INDEPENDENCE BRANCH	2506 INDEPENDENCE BOULEVARD	WILMINGTON	NC	28412	NEW HANOVER	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3610035	WILMINGTON-EASTWOOD BRANCH	1724 EASTWOOD ROAD	WILMINGTON	NC	28403	NEW HANOVER	UNITED STATES	Not Required	Not Required	YADKIN BANK	282329	
OK	Full Service	3539761	YADKINVILLE BRANCH	104 PROGRESS LANE	YADKINVILLE	NC	27055	YADKIN	UNITED STATES	443330		25	YADKIN BANK	282329
OK	Full Service	2505732	BLACKSBURG BRANCH	207 WEST CHEROKEE STREET	BLACKSBURG	SC	29702	CHEROKEE	UNITED STATES	290488		47	YADKIN BANK	282329
OK	Full Service	3366408	TEGA CAY BRANCH	1738 GOLD HILL ROAD	FORT MILL	SC	29708	YORK	UNITED STATES	441784		50	YADKIN BANK	282329
OK	Full Service	2481180	GAFFNEY MAIN BRANCH	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, 2015

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015

<u>(1)(a)</u> Name City, State, Country	<u>(1)(b)</u> Country of Citizenship or Incorporation	<u>(1)(c)</u> Number and Percentage of Each class of voting stock	<u>(2)(a)</u> Name City, State, Country	<u>(2)(b)</u> Country of Citizenship or Incorporation	<u>(2)(c)</u> Number and Percentage of Each class of voting stock
Lightyear Fund II, L.P. New York, NY	USA	2,295,629 shares - 7.39% Common Stock	None		
Trident IV Depository Holdings LLC Greenwich, CT	USA	2,295,628 shares - 7.39% Common Stock			

Form FR Y-6
Yadkin Financial Corporation
Fiscal Year Ending December 31, 2015

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 subs)	(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 subs)	(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)
J. Adam Abram Chapel Hill, NC USA	Chairman and CEO James River Group Holdings, Ltd.	Lead Director	Director Yadkin Bank	Chairman and CEO, James River Group Holdings, Ltd. President, KIDCO, Inc. President, (Morris) Abram Family Partnership Managing Member, Abram Investment Holdings, LLC Managing Member, Biotech IV Managing Member, MALT Partners Managing Member, McMAT, LLC Managing Member, SSABP Partners Managing Member, TAFNC, LLC Managing Member, TALM Partners Managing Member, Wilkinson Haw, LLC Member, Blue Hill Investments LLC General Partner, MayDay Associates General Partner, RTPW General Partner, South Alston Partners General Partner, TS&H Co-Trustee, Ruth M. Maguire Trust	522,809 shares - 1.68%	None	None
David S. Brody Kinston, NC USA	Managing Partner, Brody Associates, LLC	Director	Director Yadkin Bank	Managing Partner, Brody Associates, LLC Co-president, The Brody Brothers Foundation	60,161 shares - 0.19%		The Brody Brothers Foundation (50%) 4B, LLC (33.33%) BB&K Investments, LLC (50%) Brody Associates (25%) Car & Hat, LLC (50%) Car & Hat II, LLC (50%) Carrera, LLC (50%) Four Cousins, LLC (25%) Kin-Wal, LLC (33.33%) OK Properties, LLC (50%) Terroir, LLC (75%) Triple B # 1, LLC (50%) Triple B # 2, LLC (33.33%) Triple B # 3, LLC (25%) Triple B # 6, LLC (33.33%) Triple B # 7, LLC (33.33%) Triple B # 9, LLC (33.33%) Triple B # 11, LLC (25%) Triple B Development, LLC (33.33%)
Alan N. Colner Scarsdale, NY USA	Managing Director PLC Fund Advisors, LLC	Director	Director Yadkin Bank	Managing Director, PLC Fund Advisors, LLC Member, Board of Managers, Noise4Good, LLC	32,534 shares - 0.10%	None	None
Scott M. Custer Wilmington, NC USA	President & CEO Yadkin Bank	Director, President & CEO	Director, President & CEO Yadkin Bank	NA	110,288 shares - 0.35%	None	None
Harry M. Davis Matthews, NC USA	Professor of Finance Appalachian State University	Director	Director Yadkin Bank	Professor of Finance Appalachian State University	17,141 shares - 0.06%	None	None
W. Mark DeMarcus Cornelius, NC USA	EVP, COO Yadkin Bank	EVP, Chief Operating Officer	EVP, Chief Operating Officer Yadkin Bank	Director, Yadkin Wealth, Inc.	37,537 shares - 0.13%	None	None

Form FR Y-6
Yadkin Financial Corporation
Fiscal Year Ending December 31, 2015

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 subs)	(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 subs)	(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)
Terry S. Earley Raleigh, NC USA	EVP, CFO Yadkin Bank	EVP, Chief Financial Officer	EVP, Chief Financial Officer Yadkin Bank	Director, PBRE, Inc.	17,687 shares - 0.06%	None	None
Thomas J. Hall Waxhaw, NC USA	Real Estate Developer	Director	Director Yadkin Bank	President, The Hall Group of the Carolinas, Inc. Director, Carolinas HealthCare Foundation Director, Central Piedmont Community College Foundation Director, Lineberger Cancer Center Foundation Director, YMCA of Greater Charlotte Manager/Member, BLT I, LLC Manager/Member, The Hall Group, LLC Manager/Member, Hallmark Properties, LLC Manager/Member, T Hall Enterprises I, LLC Manager/Member, T Hall Enterprises II, LLC Manager/Member, Triple H Southpark, LLC	20,245 shares - 0.07%	None	The Hall Group of the Carolinas, Inc. (34%) Allie's Cabin (50%) BLT I, LLC (100%) Hallmark Properties I (100%) Hallmark Properties (II-IX) LLC (98%) Hallmark Properties X (60%) T Hall Enterprises I, LLC (100%) T Hall Enterprises II, LLC (100%) Triple H Southpark, LLC (34%)
James A. Harrell, Jr. Elkin, NC USA	Dentist	Director	Director Yadkin Bank	Owner James A. Harrell, PA, DDS	27,929 shares - 0.09%	None	James A. Harrell, PA, DDS (100%)
Larry S. Helms Indian Trail, NC USA	Insurance	Director	Director Yadkin Bank	Owner & Member, Larry S. Helms and Associates Member, Independence Title Group	8,206 shares - 0.03%	None	Larry S. Helms and Associates (25%) Independence Title Group (50%) Larry S Helms, Inc. (100%)
Dan W. Hill, III Durham, NC USA	Insurance Broker	Director	Director Yadkin Bank	Owner & President HCW University Medical Insurance Plans, Inc.	54,470 shares - 0.18%	None	HCW University Medical Insurance Plans, Inc. (100%)
Thierry Ho New York, NY USA	Managing Director Lightyear Capital LLC	Director	Director Yadkin Bank	Managing Director, Lightyear Capital LLC Director, Argus Software	93 shares - 0%	None	None
Steven W. Jones Raleigh, NC USA	EVP, CBO Yadkin Bank	EVP, Chief Banking Officer	EVP, Chief Banking Officer Yadkin Bank	NA	27,000 shares - 0.09%	None	None
Steven J. Lerner Chapel Hill, NC USA	Executive Chairman FGI Research	Director	Director Yadkin Bank	Executive Chairman, FGI Research Managing Partner, 207 Pharma LLC Managing Partner, 207 Ventures LLC Managing Partner, Blue Hill IV LLC Managing Partner, Blue Hill Bikers LLC Managing Partner, Blue Hill Investments LLC Managing Partner, Blue Hill Thunder LLC Managing Partner, Tar Heel Ventures LLC Member, Board of Trustees, UNC Chapel Hill Trustee, Durham Academy	47,949 shares - 0.15%	None	207 Pharma LLC (25%) 207 Ventures LLC (25%) Blue Hill IV LLC (45%) Blue Hill Bikers LLC (50%) Blue Hill Investments (50%) Blue Hill Thunder LLC (52%) Tar Heel Ventures LLC (30%)
Edwin H. Shuford, III Valle Crusis, NC USA	EVP, CCO Yadkin Bank	EVP, Chief Credit Officer	EVP, Chief Credit Officer Yadkin Bank	Director, PBRE, Inc.	18,995 shares - 0.06%	None	Blue Ridge Structures of the High Country, Inc. (49%) Broadstone Partners, Inc. (50%) JCES, LLC (33%) Norford, Inc. (25%)
Harry C. Spell Mooresville, NC USA	Retired	Director	Director Yadkin Bank	NA	126,255 shares - 0.41%	None	Macaro Dying & Finishing, Inc. (26.91%)

Form FR Y-6
Yadkin Financial Corporation
Fiscal Year Ending December 31, 2015

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 subs)	(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 subs)	(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	Consultant	Chairman	Chairman Yadkin Bank	Director, Yadkin Wealth, Inc.	98,919 shares - 0.33%	None	None
Nicolas D. Zerbib * Larchmont, NY USA	Senior Principal Stone Point Capital LLC	Director	Director Yadkin Bank	Senior Principal, Stone Point Capital LLC Director, Amherst Holdings, LLC Director, The ARC Group, LLC Director, Freepoint Commodities Holdings LLC Director, Hodges-Mace Holdings, LLC Director, Long Term Care Group Holdings, L.P. Director, NXT Capital GP, LLC / NXT Capital, Inc. Director, PMSI/Progressive Director, Preferred Concepts Holdings LLC Director, Privilege Underwriters, Inc. Director, StoneRiver Group, L.P. Director, Telesoft Corp. Director, Telesoft Recovery Corp.	93 shares - 0%	None	NZ Trident Field Holdings LLC (100%) NZ Trident V, LLC (100%) NZ Trident VI, LLC (100%) NZ Trident GP, LLC (100%)

* Please note that the responses above relate only to Mr. Zerbib in his individual capacity. As of December 31, 2015, Mr. Zerbib in his individual capacity owned 93 shares of Yadkin Financial Corporation. Mr. Zerbib is a senior executive and member of Stone Point Capital LLC ("Stone Point"). Mr. Zerbib is also a general partner of entities that may be deemed to directly or indirectly control Trident IV, L.P., Trident IV Professionals Fund, L.P. and other investment funds managed by Stone Point. As of December 31, 2015, those funds indirectly owned 2,295,628 shares of Yadkin Financial Corporation. Those funds also owned greater than 25% of the voting securities of numerous other companies that are not listed above.