



For Immediate Release  
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### **YADKIN VALLEY BANK RECEIVES SBA AWARD FOR SECOND CONSECUTIVE YEAR**

ELKIN, NC, November 4, 2011— Yadkin Valley Bank and Trust received the Bronze Award from the United States Small Business Administration (SBA) for the second consecutive year. Yadkin Valley closed over nine million dollars in SBA loans across its markets during fiscal year 2011.

At the SBA Lenders Conference and Awards Luncheon held on October 26, 2011 in Greensboro, North Carolina, Chief Banking Officer Rick Patterson received the award on behalf of the Bank. “We are very pleased to receive this award,” said Patterson. “Small business lending is part of the Bank’s strategic plan, and it supports our local communities and business owners, which ultimately helps improve overall economic conditions.”

The Bank increased SBA lending by almost 45% in 2011 compared to 2010. “We are pleased to honor Yadkin Valley Bank as a Bronze Award Lender for 2011,” said SBA North Carolina District Director Lynn Douthett. “The bank’s increase in SBA loans exemplifies their commitment to job creation and small business success.”

The Bank received a similar award in 2010, closing \$4.8 million in SBA loans during fiscal year 2010.

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### **About the Yadkin Valley Financial Family**

Yadkin Valley Financial Corporation is the holding company for Yadkin Valley Bank and Trust Company, a full-service community bank providing services in 34 branches throughout its three regions in North Carolina and South Carolina. The Western Region (formerly Yadkin Valley Bank division and High Country Bank division) serves Avery, Watauga, Ashe, Surry, Wilkes, and Yadkin Counties. The Central Region (formerly Piedmont Bank division and Cardinal State Bank division) serves Durham, Orange, Granville, Iredell and Mecklenburg Counties. The Southern Region (formerly American Community Bank division and the Huntersville and Cornelius branches of the Piedmont division) serves Mecklenburg and Union Counties in North Carolina, and Cherokee and York Counties in South Carolina. The Bank provides mortgage-lending services through its subsidiary, Sidus Financial, LLC, headquartered in Greensboro, NC. Securities brokerage services are provided by Main Street Investment Services, Inc., a Bank subsidiary with four offices located in the branch network. Yadkin Valley Financial Corporation's website is [www.yadkinvalleybank.com](http://www.yadkinvalleybank.com). Yadkin Valley shares are traded on NASDAQ under the symbol YAVY.

### **Forward-Looking Statements**

Certain statements in this news release contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, such as statements relating to future plans and expectations, and are thus prospective. Factors that could cause our results to differ materially from those described in the forward-looking statements can be found in our reports (such as Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K) filed with the SEC and available at the SEC's Internet site ([www.sec.gov](http://www.sec.gov)). All subsequent written and oral forward-looking statements concerning Yadkin Valley or any person acting on its behalf is expressly qualified in its entirety by the cautionary statements above. We do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.