



For Immediate Release
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**ED MARXEN, VAN HAMLIN TO ASSUME EXPANDED MANAGEMENT POSITIONS
AT YADKIN VALLEY BANK**

ELKIN, NC, December 13, 2011 — Yadkin Valley Bank & Trust proudly announces the promotion of two senior level managers in the Yadkin Valley region. Ed Marxen, former Central Region President, has now added the Western Region to his area of responsibility. Marxen will oversee North Carolina territory from Yadkinville to Boone and as far south as Mooresville. Van Hamlin, former Regional Vice President, has been promoted to City Executive for the Elkin/Jonesville markets.

Marxen joined Yadkin Valley in 2003 as Executive Vice President and Mooresville City Executive. Prior to joining Yadkin Valley, he spent 33 years at Wachovia Bank, serving in several senior management roles across North Carolina. Hamlin began working at Yadkin Valley in 2008, serving as a commercial lender and Regional Vice President. He began his career at Northwestern Bank, later working in senior management for both First Union and Wachovia following their respective mergers.

Concurrently, two long-time senior level managers have announced their retirements. Joe Johnson is the outgoing Western Region President. Johnson has had a long and distinguished banking career in North Carolina which includes 14 years of service at Yadkin Valley. Ron

Jester is the outgoing Elkin/Jonesville City Executive. Jester has spent the entirety of his 31-year banking career at Yadkin Valley, serving in several senior management positions.

“We wish Joe and Ron all the best in their retirements. They have had long and admirable banking careers in North Carolina. At the same time, we welcome the expanded roles of Ed and Van. They both have deep knowledge of these markets and will continue to serve customers with the same high level of professionalism,” said Rick Patterson, Chief Banking Officer at Yadkin Valley.

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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. 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). 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.