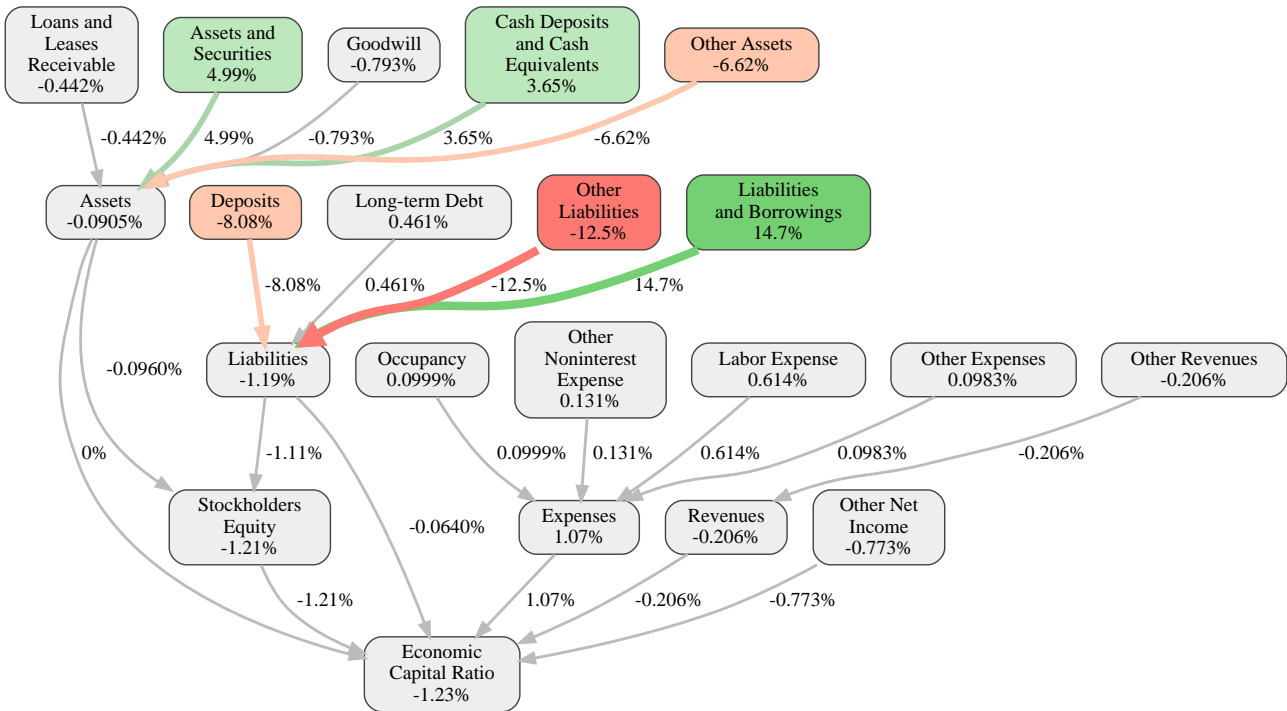




RealRate

STATE BANKS 2019

Oak Valley Bancorp Rank 134 of 172





RealRate

STATE BANKS 2019

Oak Valley Bancorp Rank 134 of 172



The relative strengths and weaknesses of Oak Valley Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oak Valley Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Oak Valley Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 1.2% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	225,509
Cash Deposits and Cash Equivalents	126,145
Deposits	986,495
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,354
Loans and Leases Receivable	702,220
Long-term Debt	0
Occupancy	0
Other Assets	26,076
Other Compr. Net Income	-1,587
Other Expenses	3,810
Other Liabilities	0
Other Net Income	15,347
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,937

Output Variable	Value in 1000 USD
Liabilities	995,849
Assets	1,094,887
Expenses	3,810
Revenues	0
Stockholders Equity	99,038
Net Income	11,537
Comprehensive Net Income	9,950
Economic Capital Ratio	5.7%