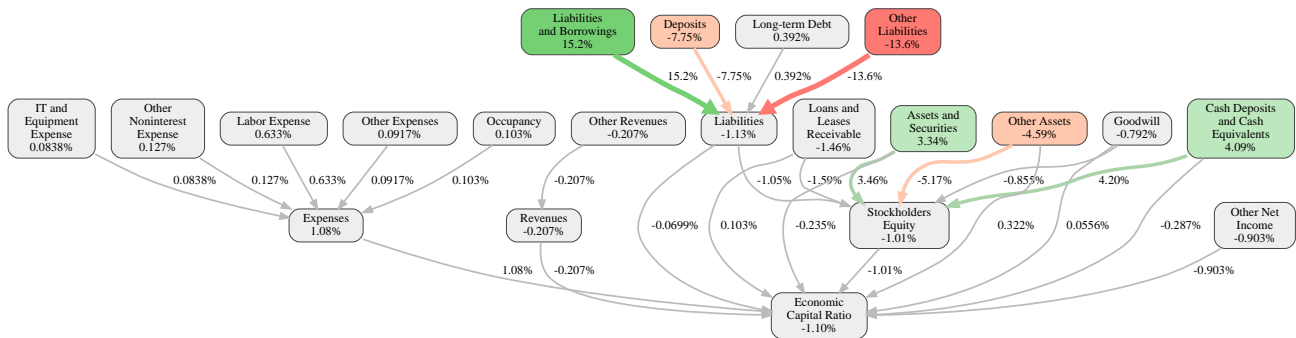




STATE BANKS 2020

Oak Valley Bancorp
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RealRate

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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 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 1.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	212,150
Cash Deposits and Cash Equivalents	147,594
Deposits	1,019,929
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,286
Loans and Leases Receivable	741,047
Long-term Debt	0
Occupancy	0
Other Assets	31,765
Other Compr. Net Income	2,832
Other Expenses	4,200
Other Liabilities	0
Other Net Income	16,689
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,229

Output Variable	Value in 1000 USD
Liabilities	1,035,215
Assets	1,147,785
Expenses	4,200
Revenues	0
Stockholders Equity	112,570
Net Income	12,489
Comprehensive Net Income	15,321
Economic Capital Ratio	6.6%