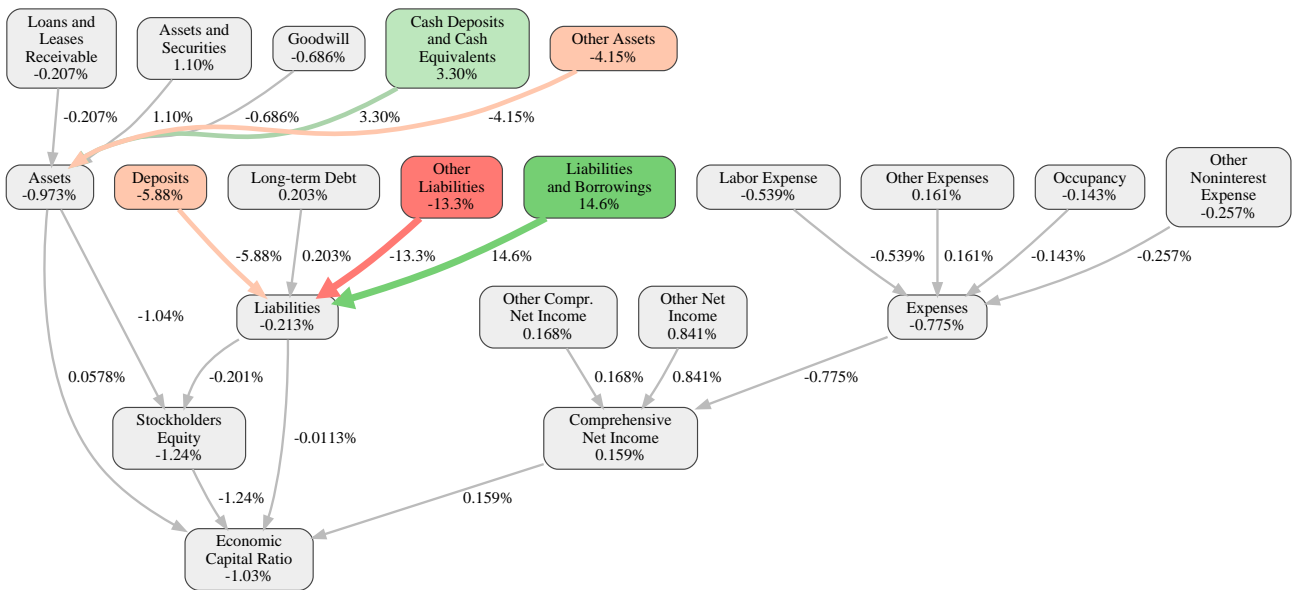




# STATE BANKS 2021

Oak Valley Bancorp  
Rank 128 of 180





RealRate

# STATE BANKS 2021

## Oak Valley Bancorp Rank 128 of 180



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 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 1.0% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	239,316
Cash Deposits and Cash Equivalents	226,656
Deposits	1,367,809
Fees	324
Goodwill	0
IT and Equipment Expense	2,062
Labor Expense	17,972
Liabilities and Borrowings	13,975
Loans and Leases Receivable	997,246
Long-term Debt	0
Occupancy	3,642
Other Assets	32,490
Other Compr. Net Income	5,297
Other Expenses	4,056
Other Liabilities	0
Other Net Income	42,828
Other Noninterest Expense	5,864
Other Revenues	2,022
Property, Plant and Equipment	15,770

Output Variable	Value in 1000 USD
Liabilities	1,381,784
Assets	1,511,478
Expenses	33,920
Revenues	2,022
Stockholders Equity	129,694
Net Income	10,930
Comprehensive Net Income	16,227
Economic Capital Ratio	5.6%