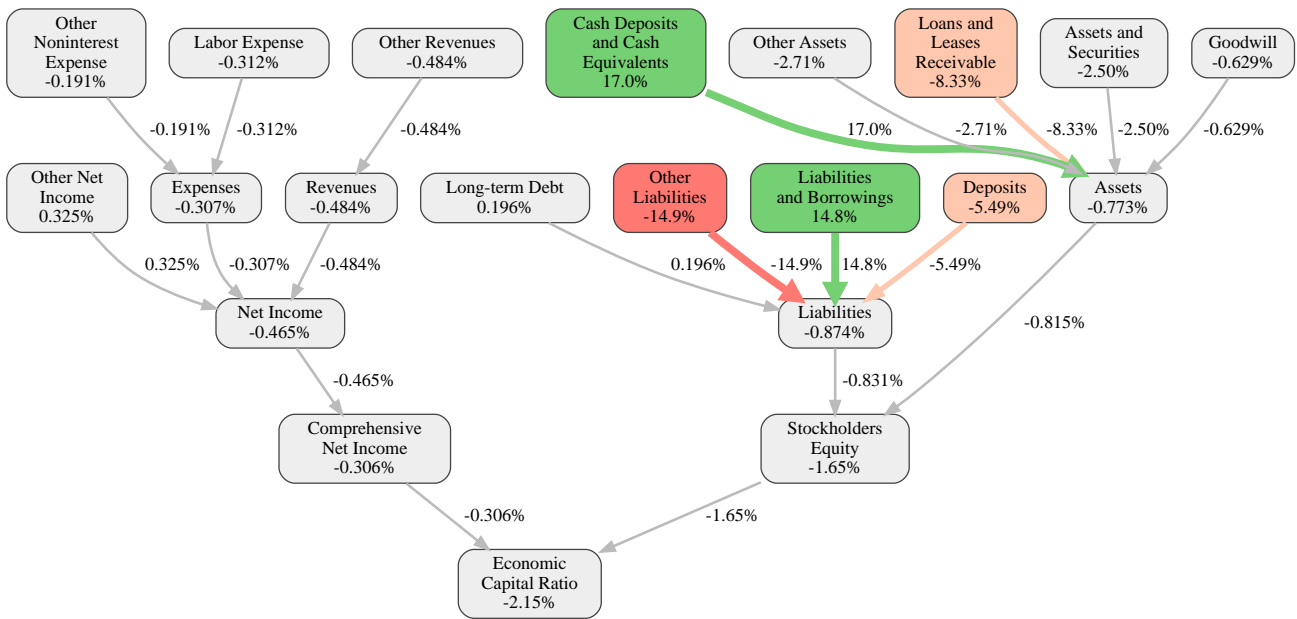




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The relative strengths and weaknesses of Oak Valley Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oak Valley Bancorp compared to the market average is the variable Cash Deposits and Cash Equivalents, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Oak Valley Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 2.1% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	286,435
Cash Deposits and Cash Equivalents	778,267
Deposits	1,806,966
Fees	649
Goodwill	0
IT and Equipment Expense	2,117
Labor Expense	20,210
Liabilities and Borrowings	14,900
Loans and Leases Receivable	847,847
Long-term Debt	0
Occupancy	3,972
Other Assets	36,507
Other Compr. Net Income	-1,506
Other Expenses	5,340
Other Liabilities	0
Other Net Income	49,624
Other Noninterest Expense	6,271
Other Revenues	2,140
Property, Plant and Equipment	15,422

Output Variable	Value in 1000 USD
Liabilities	1,821,866
Assets	1,964,478
Expenses	38,559
Revenues	2,140
Stockholders Equity	142,612
Net Income	13,205
Comprehensive Net Income	11,699
Economic Capital Ratio	4.4%