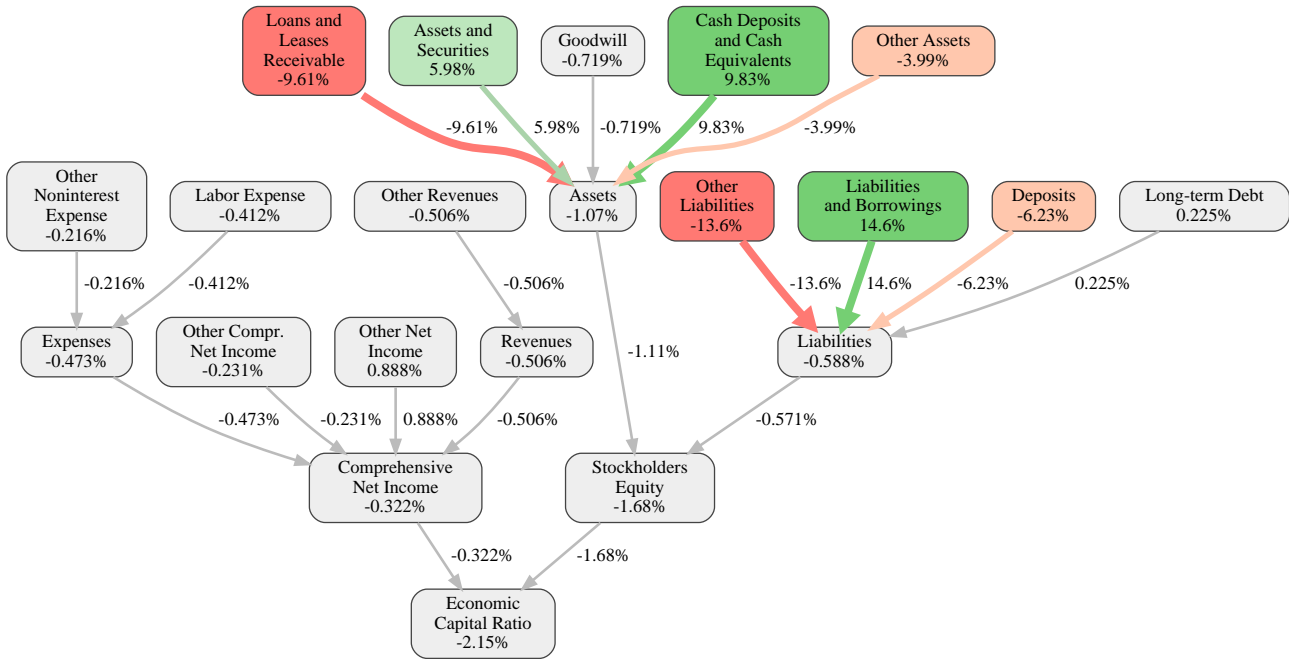




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The relative strengths and weaknesses of Oak Valley Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 2.4%, being 2.2% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	581,612
Cash Deposits and Cash Equivalents	429,633
Deposits	1,814,297
Fees	927
Goodwill	0
IT and Equipment Expense	2,343
Labor Expense	23,045
Liabilities and Borrowings	27,423
Loans and Leases Receivable	905,035
Long-term Debt	0
Occupancy	4,151
Other Assets	36,766
Other Compr. Net Income	-36,915
Other Expenses	6,787
Other Liabilities	0
Other Net Income	61,426
Other Noninterest Expense	6,842
Other Revenues	2,168
Property, Plant and Equipment	15,300

Output Variable	Value in 1000 USD
Liabilities	1,841,720
Assets	1,968,346
Expenses	44,095
Revenues	2,168
Stockholders Equity	126,626
Net Income	19,499
Comprehensive Net Income	-17,416
Economic Capital Ratio	2.4%