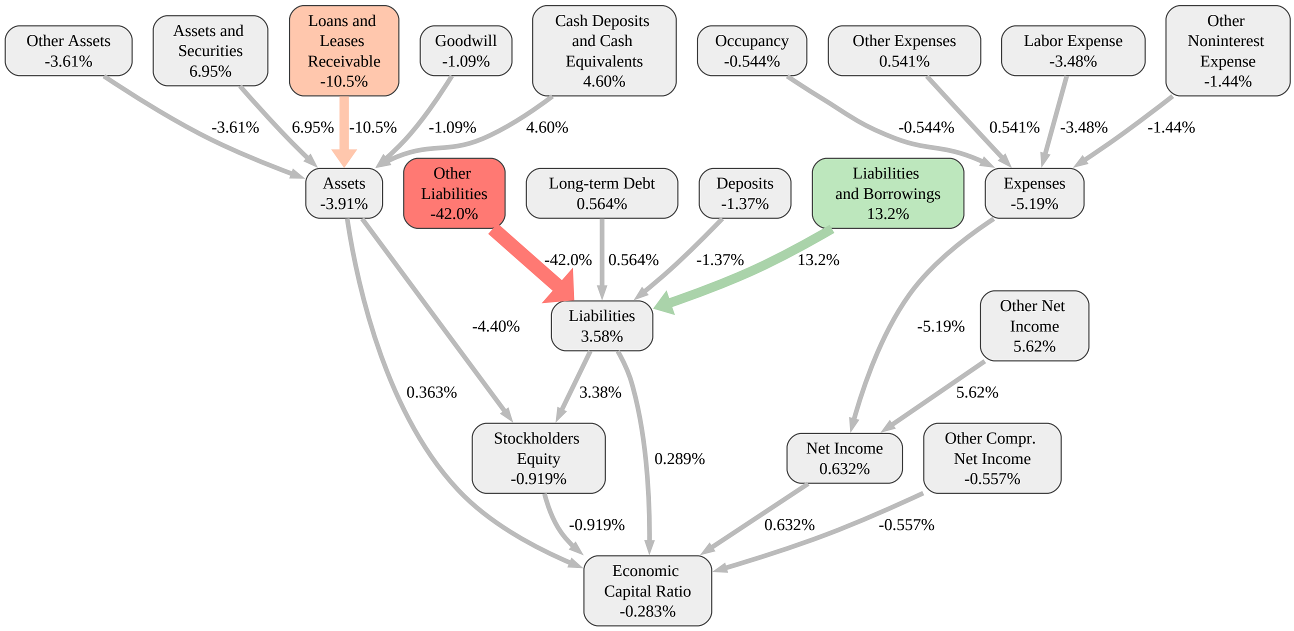
STATE BANKS 2026

Oak Valley Bancorp
Rank 43 of 87



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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 13% points.The greatest weakness of Oak Valley Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.28% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	543,532
Cash Deposits and Cash Equivalents	232,179
Deposits	1,792,962
Fees	1,120
Goodwill	0
IT and Equipment Expense	3,029
Labor Expense	30,839
Liabilities and Borrowings	0
Loans and Leases Receivable	1,129,606
Long-term Debt	0
Occupancy	4,744
Other Assets	98,752
Other Compr. Net Income	5,028
Other Expenses	6,737
Other Liabilities	22,179
Other Net Income	73,810
Other Noninterest Expense	10,542
Other Revenues	3,627
Property, Plant and Equipment	19,047

Output Variable	Value in 1000 USD
Liabilities	1,815,141
Assets	2,023,116
Expenses	57,011
Revenues	3,627
Stockholders Equity	207,975
Net Income	20,426
Comprehensive Net Income	25,454
BaseVar	2,172,277
ECR before LimitedLiability	13%
Economic Capital Ratio	13%