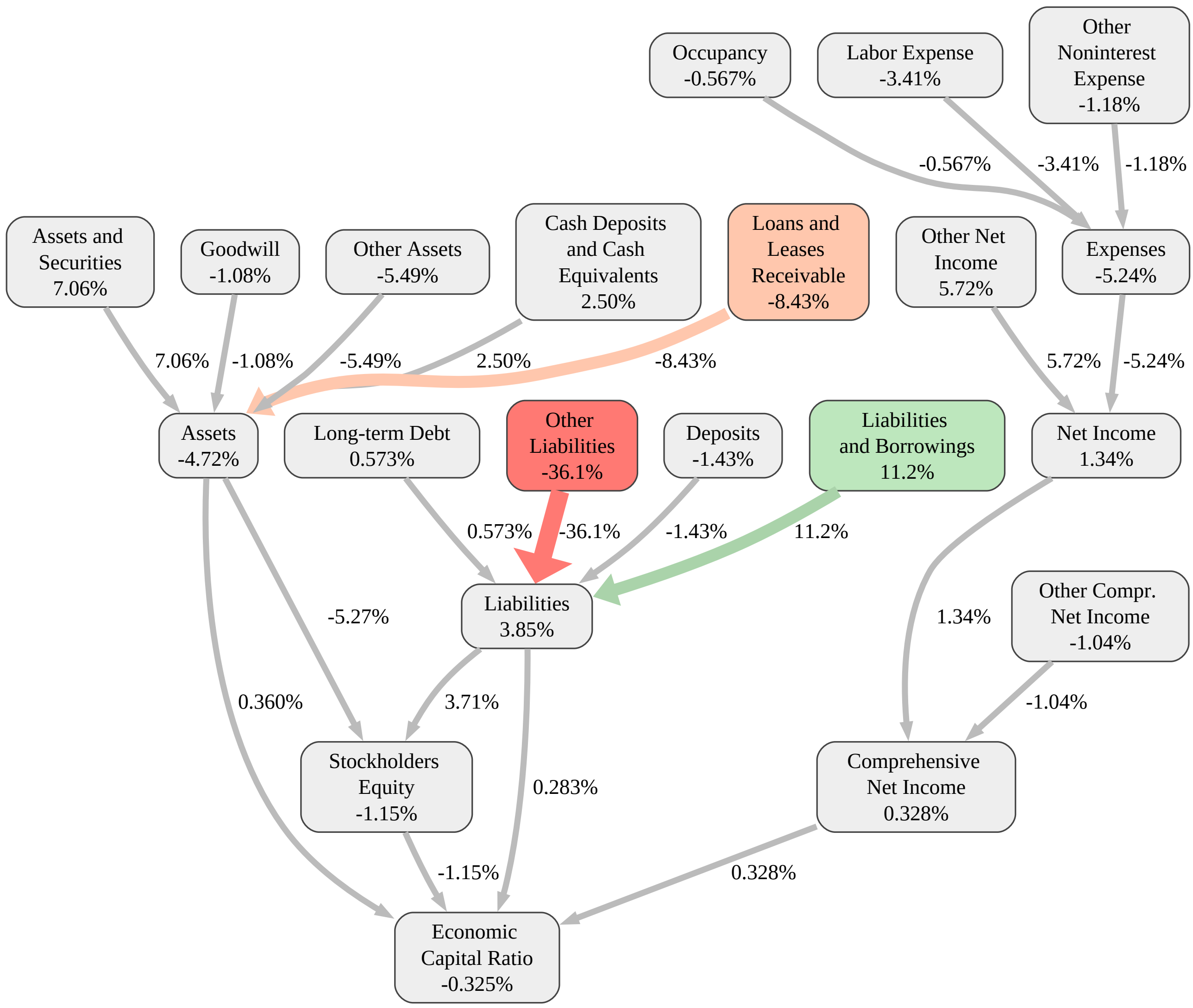
STATE BANKS 2025

Oak Valley Bancorp
Rank 54 of 96



STATE BANKS 2025

Oak Valley Bancorp
Rank 54 of 96

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 11% points.The greatest weakness of Oak Valley Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.32% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	526,496
Cash Deposits and Cash Equivalents	168,751
Deposits	1,695,690
Fees	1,090
Goodwill	0
IT and Equipment Expense	2,814
Labor Expense	28,640
Liabilities and Borrowings	0
Loans and Leases Receivable	1,093,514
Long-term Debt	0
Occupancy	4,610
Other Assets	95,524
Other Compr. Net Income	-4,544
Other Expenses	7,244
Other Liabilities	21,478
Other Net Income	71,654
Other Noninterest Expense	8,863
Other Revenues	2,990
Property, Plant and Equipment	16,319

Output Variable	Value in 1000 USD
Liabilities	1,717,168
Assets	1,900,604
Expenses	53,261
Revenues	2,990
Stockholders Equity	183,436
Net Income	21,383
Comprehensive Net Income	16,839
BaseVar	2,049,281
ECR before LimitedLiability	11%
Economic Capital Ratio	11%