

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	911	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	75	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	150	2	1,911	1	150	0	0
CALAVERAS COUNTY (009), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	400	3	1,600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	4	2,600	0	0	0	0

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,250	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,250	1	500	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	750	1	750	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	1	125	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	375	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONO COUNTY (051), CA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	114	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	114	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	698	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	350	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,720	1	720	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	3	2,752	1	952	0	0
Median Family Income Not Known	0	0	0	0	2	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	9	6,520	2	1,672	0	0

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	3	968	1	50	0	0
Median Family Income 70-80%	0	0	3	650	2	675	0	0	0	0
Median Family Income 80-90%	2	80	1	250	2	960	1	30	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	0	0	0	0	0	0
Median Family Income 110-120%	2	110	3	750	8	3,910	2	625	0	0
Median Family Income ≥ 120%	1	80	1	200	4	1,950	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	320	10	2,250	19	8,463	5	905	0	0

Loans by County
Small Business Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,250	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	35	4	710	0	0	1	185	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	3	550	3	2,000	0	0	0	0
Median Family Income 80-90%	0	0	4	693	6	3,800	1	500	0	0
Median Family Income 90-100%	4	271	3	541	2	1,273	3	664	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	200	2	400	3	2,700	0	0	0	0
Median Family Income ≥ 120%	8	647	4	800	7	3,960	6	1,685	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,153	20	3,694	21	13,733	11	3,034	0	0
TUOLUMNE COUNTY (109), CA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	2	500	4	2,141	3	1,183	0	0
Upper Income	2	100	1	150	0	0	2	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	3	650	4	2,141	5	1,283	0	0

Loans by County
Small Business Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	26	1,703	34	6,708	53	30,857	23	6,894	0	0
TOTAL OUTSIDE AA IN STATE	1	75	5	925	13	8,536	3	1,400	0	0
STATE TOTAL	27	1,778	39	7,633	66	39,393	26	8,294	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

Loans by County
Small Business Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	57	0	0	0	0	0	0	0	0
STATE TOTAL	1	57	0	0	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	385	1	385	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	385	1	385	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	385	1	385	0	0
STATE TOTAL	0	0	0	0	1	385	1	385	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	26	1,703	34	6,708	53	30,857	23	6,894	0	0
TOTAL OUTSIDE AA	2	132	5	925	16	10,221	6	3,085	0	0
TOTAL INSIDE & OUTSIDE	28	1,835	39	7,633	69	41,078	29	9,979	0	0

Loans by County
Small Farm Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	400	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Loans by County
Small Farm Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	29	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	400	0	0	0	0
Median Family Income 110-120%	1	65	1	170	0	0	0	0	0	0
Median Family Income ≥ 120%	1	70	2	400	1	280	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	3	570	3	1,180	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	1	100	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	400	0	0	0	0
Median Family Income 110-120%	2	110	0	0	0	0	2	110	0	0
Median Family Income ≥ 120%	0	0	0	0	1	275	1	275	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	0	0	2	675	4	485	0	0
TUOLUMNE COUNTY (109), CA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0
TOTAL INSIDE AA IN STATE	6	374	3	570	7	2,580	5	810	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	374	3	570	7	2,580	5	810	0	0

Loans by County
Small Farm Loans - Originations
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	6	374	3	570	7	2,580	5	810	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	6	374	3	570	7	2,580	5	810	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - STANISLAUS COUNTY (099) - MSA 33700	57	18,580	11	3,034	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	35	11,033	5	905	0	0
CA - MONO COUNTY (051) - MSA NA	1	100	0	0	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	10	2,921	5	1,283	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	9	6,520	2	1,672	0	0
CA - PLACER COUNTY (061) - MSA 40900	1	114	0	0	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - STANISLAUS COUNTY (099) - MSA 33700	5	885	4	485	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	9	1,914	0	0	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	325	1	325	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	1	400	0	0	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	44	89,026	0	0
Purchased	0	0	0	0
Total	44	89,026	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Oak Valley Community Bank

PAGE: 1 OF 8

Respondent ID: 0001864197

Agency: FRS - 2

ASSESSMENT AREA - 0001

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04*

Median Family Income 40-50%

0016.04* 0021.00* 0039.06* 0039.08*

Median Family Income 50-60%

0016.01* 0017.00* 0018.00 0022.00* 0023.02* 0024.02* 0031.00* 0038.02*

Median Family Income 60-70%

0025.03* 0026.04* 0032.04* 0038.04*

Median Family Income 70-80%

0009.08* 0011.00* 0016.03* 0020.04* 0024.01* 0026.02* 0027.02* 0030.02 0032.01* 0037.00*

Median Family Income 80-90%

0003.01* 0003.04 0004.04* 0004.05* 0008.03* 0008.05* 0008.06* 0009.10 0014.00 0020.02 0020.05*

0023.03 0025.06* 0028.02 0034.00* 0035.02* 0036.09* 0036.10 0038.03* 0039.04*

Median Family Income 90-100%

0002.04* 0003.02 0003.03* 0005.06 0008.01* 0009.09* 0010.02 0012.00* 0015.00* 0026.05* 0027.01*

0028.03* 0030.04* 0036.03

Median Family Income 100-110%

0005.03* 0005.05* 0009.05* 0009.06* 0019.00* 0025.05* 0029.03* 0033.00 0035.01* 0039.09*

Median Family Income 110-120%

0002.05 0005.14* 0006.01* 0008.07* 0010.01 0025.04 0026.03* 0028.01 0029.01 0038.05*

Median Family Income >= 120%

0001.01 0001.02* 0002.01 0002.02* 0004.03* 0004.06* 0004.07 0005.01 0005.11 0005.12* 0005.13*

0006.02 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00 0020.06* 0029.04* 0030.03* 0032.03

0032.05* 0032.06* 0036.07* 0036.08* 0036.11* 0036.12* 0039.05* 0039.07* 0040.00*

ASSESSMENT AREA - 0002

SAN JOAQUIN COUNTY (077), CA

2024 Institution Disclosure Statement - Table 6

PAGE: 2 OF 8

Assessment Area(s) by Tract**Respondent ID: 0001864197***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Oak Valley Community Bank**

MSA: 44700**Median Family Income 30-40%**

0001.02* 0003.00* 0005.00* 0006.00* 0022.01* 0033.12*

Median Family Income 40-50%

0004.02* 0007.00* 0017.00* 0019.00* 0022.02* 0034.06* 0034.09* 0044.04* 0045.02

Median Family Income 50-60%0009.00* 0015.02* 0016.00* 0020.00* 0024.01* 0024.02* 0025.03* 0027.01* 0032.17* 0033.07* 0033.08*
0044.03* 0051.32***Median Family Income 60-70%**0001.01* 0013.00 0021.00* 0023.00* 0027.02* 0033.10* 0033.11* 0033.13* 0034.04* 0034.07 0036.02*
0040.01 0043.08* 0053.11***Median Family Income 70-80%**0008.02* 0011.02* 0014.00* 0018.00 0028.00* 0031.10* 0031.11* 0033.06* 0037.00 0039.00* 0041.07*
0042.03* 0042.05* 0045.01* 0051.08* 0051.09* 0051.38* 0051.41* 0053.03***Median Family Income 80-90%**

0010.00* 0031.15* 0034.05* 0034.10* 0038.04 0043.02* 0049.05 0051.24 0051.29* 0051.40 0054.06

Median Family Income 90-100%0004.01* 0011.01* 0025.04* 0031.06* 0031.08* 0031.09* 0032.13* 0032.15* 0032.18* 0033.05* 0034.03*
0042.04* 0044.02* 0051.25* 0051.26* 0053.07* 0055.03**Median Family Income 100-110%**0008.03* 0015.01* 0032.05* 0032.10* 0036.01 0038.05* 0038.06* 0042.06* 0043.07* 0043.09* 0051.30*
0051.31* 0051.34* 0053.08***Median Family Income 110-120%**0031.12 0032.03* 0032.16* 0038.03 0038.07* 0038.08* 0047.04 0050.01 0051.23* 0051.33* 0052.14
0052.20* 0053.09* 0053.10* 0053.12***Median Family Income >= 120%**0012.00* 0031.17* 0031.18* 0031.19* 0032.09* 0032.14* 0032.19* 0035.01* 0035.02* 0035.03* 0035.04*
0040.03* 0040.04* 0041.04* 0041.05* 0041.06* 0041.08* 0042.02* 0043.05* 0043.10* 0046.00* 0047.01*
0047.03 0048.00* 0049.03* 0049.04* 0050.03* 0050.04* 0051.06* 0051.19* 0051.22* 0051.27* 0051.35*
0051.36* 0051.37 0051.39* 0052.08* 0052.11* 0052.12* 0052.13 0052.15 0052.16* 0052.17* 0052.18*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

0052.19 0052.21* 0052.22* 0052.23* 0052.24* 0052.25* 0054.03 0054.05* 0055.02

Median Family Income Not Known

0031.16* 0049.06 9800.00*

ASSESSMENT AREA - 0003

INYO COUNTY (027), CA

MSA: NA

Middle Income

0001.00* 0004.00* 0005.00* 0008.00*

Upper Income

0002.00* 0003.00*

MONO COUNTY (051), CA

MSA: NA

Middle Income

0001.01* 0001.02*

Upper Income

0002.01 0002.02*

TUOLUMNE COUNTY (109), CA

MSA: NA

Moderate Income

0042.02*

Middle Income

0012.00 0021.01* 0021.02* 0022.02* 0031.01* 0031.02* 0032.00 0041.02 0042.01* 0051.01 0052.01*

Upper Income

0011.00 0022.01* 0031.03 0041.01 0051.02*

Income Not Known

9852.02*

ASSESSMENT AREA - 0004

SACRAMENTO COUNTY (067), CA

MSA: 40900

2024 Institution Disclosure Statement - Table 6

PAGE: 4 OF 8

Assessment Area(s) by Tract**Respondent ID: 0001864197***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Oak Valley Community Bank**

Median Family Income 20-30%

0007.00* 0052.01* 0053.01* 0055.10* 0065.01* 0068.02* 0070.19*

Median Family Income 30-40%

0005.01* 0040.20* 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10*

Median Family Income 40-50%0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05*
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02* 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41***Median Family Income 50-60%**0032.02* 0037.00* 0042.02* 0042.03 0043.02* 0044.01* 0047.02* 0048.01* 0051.01* 0052.05* 0055.02*
0056.01* 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*
0081.33* 0081.39* 0089.11* 0095.03***Median Family Income 60-70%**0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02*
0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02* 0056.05* 0060.03* 0062.04* 0067.06*
0068.01* 0070.11* 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*
0090.05* 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01* 0096.33* 0098.00*
0099.00***Median Family Income 70-80%**0008.00* 0012.01* 0027.00* 0031.02* 0035.02* 0042.01* 0051.02* 0065.02* 0070.12* 0070.22* 0070.23*
0072.02* 0072.04* 0074.03* 0074.14* 0074.15* 0074.22* 0074.26* 0074.27* 0075.03* 0076.04* 0081.13*
0081.20* 0081.27* 0081.28* 0081.29* 0081.34* 0081.42* 0089.08* 0089.10* 0091.12* 0093.16* 0093.29*
0095.01 0096.09* 0096.40* 0096.42***Median Family Income 80-90%**0012.02* 0017.01* 0029.00* 0038.00* 0067.04* 0070.07* 0070.13* 0070.27* 0072.07* 0072.08* 0074.28*
0076.02* 0079.06* 0081.11* 0081.17* 0081.30* 0081.31* 0081.35* 0081.36* 0081.38* 0081.43* 0082.03*
0082.08* 0086.02* 0090.04* 0090.10* 0091.06* 0091.07* 0091.11* 0093.10 0093.12* 0093.32* 0093.35*
0096.08* 0096.39* 0096.47***Median Family Income 90-100%**

0006.00* 0017.02* 0019.00* 0035.01* 0040.06* 0040.13* 0040.19* 0049.10* 0052.04 0056.06* 0059.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Oak Valley Community Bank

PAGE: 5 OF 8

Respondent ID: 0001864197

Agency: FRS - 2

0070.16* 0070.28* 0071.05* 0072.06* 0072.09 0074.17* 0074.30* 0074.31* 0074.32* 0074.36* 0075.04*
0081.19* 0081.24* 0081.32* 0081.37* 0081.45* 0082.06* 0084.04* 0089.05* 0091.03* 0093.08* 0093.11*
0093.21* 0094.03* 0096.10* 0096.11* 0096.12* 0096.16* 0096.48*

Median Family Income 100-110%

0004.00* 0030.02* 0039.00* 0040.05* 0040.15* 0059.04* 0070.10* 0071.09* 0074.39* 0078.01* 0079.03*
0079.04* 0081.25* 0081.44* 0082.04* 0082.07* 0082.11* 0089.09* 0089.12* 0091.08* 0091.09* 0092.01*
0093.07* 0093.14* 0093.17* 0094.10* 0095.02* 0096.18*

Median Family Income 110-120%

0005.02* 0020.00* 0034.00* 0040.08* 0040.17* 0054.03* 0070.17* 0071.03* 0074.37* 0080.07* 0080.10*
0081.40* 0085.06* 0093.09* 0093.34* 0096.14* 0096.43* 0096.51* 0096.53*

Median Family Income >= 120%

0001.00* 0002.00* 0003.00* 0011.02* 0014.00 0015.00* 0016.01 0016.02* 0023.00* 0024.00* 0025.00*
0026.00* 0033.00* 0040.11* 0040.12* 0040.16* 0040.18* 0052.02* 0054.04* 0057.01* 0057.02* 0058.01*
0058.03* 0058.04* 0060.04* 0070.20* 0070.25* 0070.26* 0071.01* 0071.06* 0071.07* 0071.08* 0071.10*
0071.11* 0077.02* 0078.02* 0079.05* 0080.05* 0080.06* 0080.08* 0080.09* 0081.22* 0082.09* 0082.10*
0084.02* 0084.03* 0085.01* 0085.04* 0085.05* 0085.07* 0085.08* 0085.09* 0085.10* 0085.12* 0085.13*
0086.01* 0087.02* 0087.03* 0087.04* 0087.06* 0087.07* 0087.08* 0088.02* 0088.03* 0090.11* 0093.23*
0093.26* 0093.28* 0093.30* 0093.31* 0093.33* 0093.36* 0094.04* 0094.06* 0094.08* 0094.09* 0096.17*
0096.22* 0096.32* 0096.35* 0096.37* 0096.44* 0096.45* 0096.46* 0096.49* 0096.50* 0096.52*

Median Family Income Not Known

0011.03 0068.03* 0069.01* 9883.00*

ASSESSMENT AREA - 0005

PLACER COUNTY (061), CA

MSA: 40900

Low Income

0201.07*

Moderate Income

0203.00* 0204.01* 0207.12* 0209.01* 0210.45* 0211.30* 0214.03* 0237.00*

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Oak Valley Community Bank

PAGE: 6 OF 8

Respondent ID: 0001864197

Agency: FRS - 2

0201.04* 0201.06* 0202.00* 0207.13* 0207.14* 0207.15* 0208.05* 0208.06* 0209.08* 0210.39* 0210.40*
0210.46* 0211.03* 0211.06* 0211.08* 0211.28* 0211.29* 0211.31* 0212.03* 0212.04* 0214.01* 0215.01*
0215.02 0216.03* 0218.02* 0219.01* 0219.02* 0220.02* 0220.13* 0221.00* 0223.00* 0229.00* 0234.00*
0236.00* 0238.00* 0239.00*

Upper Income

0201.05* 0204.02* 0205.01* 0205.02* 0206.01* 0206.04* 0206.05* 0206.06* 0206.07* 0206.08* 0207.10*
0207.11* 0207.17* 0210.03* 0210.34* 0210.37* 0210.38* 0210.43* 0210.44* 0210.47* 0210.48* 0211.09*
0211.22* 0211.23* 0213.04* 0213.23* 0213.24* 0213.25* 0213.26* 0213.27* 0213.28* 0216.04* 0218.01*
0220.11* 0220.14* 0222.00* 0224.00* 0225.00* 0226.00* 0228.00* 0230.00* 0231.00* 0232.00* 0233.00*
0235.01* 0235.02*

Income Not Known

9900.00*

OUTSIDE ASSESSMENT AREA

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 40-50%

4362.00

Median Family Income 80-90%

4371.01

Median Family Income 100-110%

4382.03

Median Family Income >= 120%

4505.02

CALAVERAS COUNTY (009), CA

MSA: NA

Moderate Income

0003.01

Upper Income

0001.21 0001.24 0002.22

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3040.06

EL DORADO COUNTY (017), CA

MSA: 40900

Middle Income

0308.04 0312.00

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 90-100%

0031.04

MERCED COUNTY (047), CA

MSA: 32900

Middle Income

0023.03

Upper Income

0002.01

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 60-70%

5052.02

Median Family Income >= 120%

5050.06

YOLO COUNTY (113), CA

MSA: 40900

Low Income

0102.03

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0051.22

ADA COUNTY (001), ID

MSA: 14260

Middle Income

0102.36

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 40-50%

0104.08

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2108.05

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0001864197

Institution: Oak Valley Community Bank

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	81	81	0	0.00%
Small Farm Loans	13	13	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	769	769	0	0.00%
Total	865	865	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.