

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	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	2	350	0	0	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	0	0	2	350	0	0	1	200	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	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	400	1	420	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	1	420	0	0	0	0

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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	600	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	600	0	0	0	0

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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	1	962	1	962	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	962	1	962	0	0
INYO COUNTY (027), 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	2	100	1	200	0	0	3	300	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	2	100	1	200	0	0	3	300	0	0

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	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)
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	0	0	0	0	0	0
Upper Income	0	0	1	125	1	718	1	718	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	718	1	718	0	0
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	1	25	2	257	0	0	2	150	0	0
Upper Income	5	339	2	373	0	0	3	423	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	6	364	4	630	0	0	5	573	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	150	1	985	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	150	1	985	0	0	0	0

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	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	2	610	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	1	300	0	0	0	0
Median Family Income 90-100%	0	0	0	0	3	1,743	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	4	3,419	1	860	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	11	6,572	1	860	0	0

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	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	1	250	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	2	675	0	0	0	0
Median Family Income 50-60%	0	0	0	0	3	2,150	1	800	0	0
Median Family Income 60-70%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	0	0	1	135	1	319	1	135	0	0
Median Family Income 80-90%	3	120	0	0	1	500	1	60	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	432	1	432	0	0
Median Family Income 110-120%	4	310	1	150	6	4,435	1	500	0	0
Median Family Income ≥ 120%	5	290	1	250	11	6,595	3	512	0	0
Median Family Income Not Known	1	67	1	234	3	1,559	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	837	7	1,419	28	16,665	9	2,489	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
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	1	250	0	0	1	250	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	1	250	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	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	500	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	500	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%	0	0	1	185	1	725	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	1	250	5	2,965	0	0	0	0
Median Family Income 80-90%	3	171	4	650	7	5,233	1	50	0	0
Median Family Income 90-100%	4	325	3	600	2	898	1	25	0	0
Median Family Income 100-110%	0	0	0	0	2	1,005	1	655	0	0
Median Family Income 110-120%	2	140	5	895	9	4,389	2	201	0	0
Median Family Income ≥ 120%	13	1,009	6	1,303	11	6,523	10	2,008	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	22	1,645	20	3,883	37	21,738	16	3,124	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	7	536	5	894	8	3,530	8	1,351	0	0
Upper Income	2	100	1	125	1	320	3	225	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	9	636	6	1,019	9	3,850	11	1,576	0	0
TOTAL INSIDE AA IN STATE	53	3,582	39	7,301	86	49,810	45	8,922	0	0
TOTAL OUTSIDE AA IN STATE	0	0	6	1,125	5	3,200	4	2,130	0	0
STATE TOTAL	53	3,582	45	8,426	91	53,010	49	11,052	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	0	0	0	0	1	400	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	0	0	1	400	0	0	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	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: WASHINGTON (53)

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)
KING COUNTY (033), WA										
MSA 42644										
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	450	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	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	450	0	0	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	450	0	0	0	0
STATE TOTAL	0	0	0	0	1	450	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	53	3,582	39	7,301	86	49,810	45	8,922	0	0
TOTAL OUTSIDE AA	0	0	6	1,125	7	4,050	4	2,130	0	0
TOTAL INSIDE & OUTSIDE	53	3,582	45	8,426	93	53,860	49	11,052	0	0

Loans by County

Small Farm Loans - Originations

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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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	1	400	0	0	0	0
Median Family Income 110-120%	1	65	2	370	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	2	500	5	2,235	1	100	0	0
Median Family Income Not Known	1	75	0	0	1	300	1	300	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	240	5	1,120	7	2,935	2	400	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%	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%	2	110	1	250	1	350	2	110	0	0
Median Family Income ≥ 120%	1	100	0	0	5	1,770	2	725	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	1	250	6	2,120	4	835	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	450	6	1,370	14	5,380	7	1,560	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	450	6	1,370	14	5,380	7	1,560	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	450	6	1,370	14	5,380	7	1,560	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	6	450	6	1,370	14	5,380	7	1,560	0	0

2022 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	79	27,266	16	3,124	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	49	18,921	9	2,489	0	0
CA - INYO COUNTY (027) - MSA NA	3	300	3	300	0	0
CA - MONO COUNTY (051) - MSA NA	10	994	5	573	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	24	5,505	11	1,576	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	11	6,572	1	860	0	0
CA - PLACER COUNTY (061) - MSA 40900	2	1,135	0	0	0	0

2022 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	10	2,580	4	835	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	15	4,295	2	400	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	325	1	325	0	0

2022 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	21	31,984	0	0
Purchased	0	0	0	0
Total	21	31,984	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

PAGE: 1 OF 7

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

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**

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 7

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*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Oak Valley Community Bank

PAGE: 3 OF 7

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

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 7

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*

2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 7

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

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

2022 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 7

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 >= 120%

4505.02 4516.02

CALAVERAS COUNTY (009), CA

MSA: NA

Upper Income

0001.21 0001.24

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3040.06

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Oak Valley Community Bank

0071.01

MERCED COUNTY (047), CA

MSA: 32900

Upper Income

0002.01 0002.04

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0111.04

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income >= 120%

5050.06

ADA COUNTY (001), ID

MSA: 14260

Middle Income

0102.36

KING COUNTY (033), WA

MSA: 42644

Median Family Income 40-50%

0253.02

2022 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	95	95	0	0.00%
Small Farm Loans	16	16	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	882	882	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.