2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197
Agency: FRS - 2
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	1	220	0	0	1	220	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	1	220	0	0	1	220	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	220	0	0	1	220	0	0
STATE TOTAL	0	0	1	220	0	0	1	220	0	0

2025 Institution Disclosure Statement - Table 1-1

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	1	250	0	0	1	250	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	1	250	0	0	1	250	0	0
BUTTE COUNTY (007), CA										
MSA 17020										
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	1,000	1	1,000	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	1,000	1	1,000	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
CALAVERAS COUNTY (009), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	0	0	0	0	1	53	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	2	1,115	1	815	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	53	1	250	2	1,115	2	868	0	0
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

2025 Institution Disclosure Statement - Table 1-1

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)
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	1	750	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	750	0	0	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	2	125	0	0	1	304	2	404	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	2	125	0	0	1	304	2	404	0	0
LASSEN COUNTY (035), 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	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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	1	100	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	100	0	0	0	0	0	0	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	0	0	0	0	1	420	0	0	0	0
Upper Income	2	137	0	0	0	0	1	37	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	137	0	0	1	420	1	37	0	0

2025 Institution Disclosure Statement - Table 1-1

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	900	1	900	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	350	0	0	0	0
Median Family Income 90-100%	0	0	0	0	3	1,768	2	1,131	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	2	428	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	428	6	3,518	3	2,031	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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	1	424	0	0	0	0
Median Family Income 50-60%	0	0	0	0	4	2,272	1	722	0	0
Median Family Income 60-70%	4	284	0	0	1	990	2	100	0	0
Median Family Income 70-80%	0	0	2	500	0	0	1	250	0	0
Median Family Income 80-90%	2	110	1	172	5	2,499	2	704	0	0
Median Family Income 90-100%	0	0	1	150	1	415	1	415	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	186	2	298	6	3,400	0	0	0	0
Median Family Income >= 120%	0	0	2	350	4	2,282	3	1,232	0	0
Median Family Income Not Known	0	0	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	580	9	1,670	22	12,282	10	3,423	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
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	0	0	2	1,000	1	500	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	1,000	1	500	0	0

2025 Institution Disclosure Statement - Table 1-1

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	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	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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%	2	200	2	350	4	2,360	1	675	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	30	2	368	4	1,850	0	0	0	0
Median Family Income 80-90%	0	0	2	300	5	3,610	1	810	0	0
Median Family Income 90-100%	5	375	3	600	5	2,470	5	825	0	0
Median Family Income 100-110%	0	0	0	0	2	670	0	0	0	0
Median Family Income 110-120%	1	50	1	200	5	4,665	0	0	0	0
Median Family Income >= 120%	7	480	3	450	8	5,043	5	960	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	1,135	13	2,268	33	20,668	12	3,270	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	2	450	5	1,962	2	624	0	0
Upper Income	2	100	0	0	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	2	100	2	450	5	1,962	4	724	0	0

2025 Institution Disclosure Statement - Table 1-1

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	31	2,077	26	4,816	68	39,154	32	9,889	0	0
TOTAL OUTSIDE AA IN STATE	3	203	3	750	8	4,765	6	2,668	0	0
STATE TOTAL	34	2,280	29	5,566	76	43,919	38	12,557	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Oak Valley Community Bank

Respondent ID: 0001864197

Agency: FRS - 2

State: HAWAII (15)

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)
MAUI COUNTY (009), HI										
MSA 27980										
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	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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	600	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	600	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	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
ORANGE COUNTY (361), TX										
MSA 13140										
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	1,000	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	31	2,077	26	4,816	68	39,154	32	9,889	0	0
TOTAL OUTSIDE AA	3	203	4	970	11	7,365	7	2,888	0	0
TOTAL INSIDE & OUTSIDE	34	2,280	30	5,786	79	46,519	39	12,777	0	0

2025 Institution Disclosure Statement - Table 2-1
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	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%	1	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0

2025 Institution Disclosure Statement - Table 2-1
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%	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%	3	140	1	170	1	300	2	75	0	0
Median Family Income >= 120%	0	0	0	0	3	1,280	1	280	0	0
Median Family Income Not Known	1	75	0	0	1	500	1	75	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	1	170	5	2,080	4	430	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
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	302	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	302	0	0	0	0

2025 Institution Disclosure Statement - Table 2-1
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	1	150	1	400	0	0	0	0
Median Family Income 110-120%	2	130	0	0	1	300	2	330	0	0
Median Family Income >= 120%	0	0	0	0	1	275	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	3	230	1	150	3	975	3	430	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	8	515	2	320	9	3,380	9	1,255	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	302	0	0	0	0
STATE TOTAL	8	515	2	320	10	3,682	9	1,255	0	0

2025 Institution Disclosure Statement - Table 2-1

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	8	515	2	320	9	3,380	9	1,255	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	302	0	0	0	0
TOTAL INSIDE & OUTSIDE	8	515	2	320	10	3,682	9	1,255	0	0

2025 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	62	24,071	12	3,270	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	40	14,532	10	3,423	0	0
CA - INYO COUNTY (027) - MSA NA	3	429	2	404	0	0
CA - MONO COUNTY (051) - MSA NA	3	557	1	37	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	9	2,512	4	724	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	8	3,946	3	2,031	0	0

2025 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	7	1,355	3	430	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	10	2,465	4	430	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	325	1	325	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	1	70	1	70	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0001864197

Institution: Oak Valley Community Bank

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	54	141,879	0	0
Purchased	0	0	0	0
Total	54	141,879	0	0
Consortium/Third Party Loans (optional)				

2025 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

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%

0006.02 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00 0020.06* 0029.04* 0030.03* 0032.03
0001.01 0001.02 0002.01* 0002.02 0004.03* 0004.06* 0004.07 0005.01 0005.11 0005.12* 0005.13
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

2025 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

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%

0044.03* 0051.32*

0009.00* 0015.02* 0016.00* 0020.00* 0024.01* 0024.02* 0025.03* 0027.01 0032.17* 0033.07 0033.08*

Median Family Income 60-70%

0040.01* 0043.08* 0053.11*

0001.01* 0013.00 0021.00* 0023.00* 0027.02* 0033.10* 0033.11* 0033.13* 0034.04* 0034.07* 0036.02*

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%

0051.31* 0051.34* 0053.08*

0008.03* 0015.01* 0032.05* 0032.10* 0036.01* 0038.05* 0038.06* 0042.06* 0043.07* 0043.09* 0051.30*

Median Family Income 110-120%

0052.20* 0053.09 0053.10* 0053.12*

0031.12* 0032.03* 0032.16* 0038.03 0038.07* 0038.08* 0047.04 0050.01 0051.23* 0051.33* 0052.14

Median Family Income >= 120%

0051.36* 0051.37* 0051.39* 0052.08* 0052.11* 0052.12* 0052.13 0052.15 0052.16* 0052.17* 0052.18*

0047.03* 0048.00* 0049.03* 0049.04 0050.03* 0050.04* 0051.06* 0051.19* 0051.22* 0051.27* 0051.35*

0040.03* 0040.04* 0041.04* 0041.05 0041.06* 0041.08* 0042.02* 0043.05* 0043.10* 0046.00 0047.01*

0012.00* 0031.17 0031.18* 0031.19* 0032.09* 0032.14* 0032.19* 0035.01* 0035.02* 0035.03* 0035.04*

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

2025 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

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%

0099.00*
0090.05* 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01* 0096.33* 0098.00*
0068.01* 0070.11* 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*
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*

Median Family Income 70-80%

0095.01* 0096.09* 0096.40* 0096.42*
0081.20* 0081.27* 0081.28* 0081.29* 0081.34* 0081.42* 0089.08* 0089.10* 0091.12* 0093.16* 0093.29*
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*

Median Family Income 80-90%

0076.02* 0079.06* 0081.11* 0081.17* 0081.30* 0081.31* 0081.35* 0081.36* 0081.38* 0081.43* 0082.03*
0012.02* 0017.01* 0029.00* 0038.00* 0067.04* 0070.07* 0070.13* 0070.27* 0072.07* 0072.08* 0074.28*
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*

0081.19* 0081.24* 0081.32* 0081.37 0081.45* 0082.06* 0084.04* 0089.05* 0091.03* 0093.08* 0093.11*
0070.16* 0070.28* 0071.05* 0072.06* 0072.09* 0074.17* 0074.30* 0074.31* 0074.32* 0074.36* 0075.04*
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*
0093.07* 0093.14* 0093.17* 0094.10* 0095.02* 0096.18*
0079.04* 0081.25* 0081.44* 0082.04* 0082.07* 0082.11* 0089.09* 0089.12* 0091.08* 0091.09* 0092.01*

Median Family Income 110-120%

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

Median Family Income >= 120%

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

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

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

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

8152.01

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income >= 120%

4415.22

BUTTE COUNTY (007), CA

MSA: 17020

Middle Income

0004.03

CALAVERAS COUNTY (009), CA

MSA: NA

Moderate Income

0003.01
Upper Income

0001.24 0002.22
CONTRA COSTA COUNTY (013), CA
MSA: 36084
Median Family Income >= 120%

3040.06
EL DORADO COUNTY (017), CA
MSA: 40900
Middle Income

0308.04
LASSEN COUNTY (035), CA
MSA: NA
Middle Income

0403.03
MERCED COUNTY (047), CA
MSA: 32900
Middle Income

0016.04
SANTA BARBARA COUNTY (083), CA
MSA: 42200
Upper Income

0005.02
SANTA CLARA COUNTY (085), CA
MSA: 41940
Median Family Income 60-70%

5052.02
SOLANO COUNTY (095), CA

MSA: 46700

Middle Income

2533.00

YOLO COUNTY (113), CA

MSA: 40900

Low Income

0102.03

MAUI COUNTY (009), HI

MSA: 27980

Moderate Income

0315.03

ADA COUNTY (001), ID

MSA: 14260

Middle Income

0102.36

ORANGE COUNTY (361), TX

MSA: 13140

Middle Income

0207.00

2025 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	15	15	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	867	867	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.