

OAK VALLEY BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3726440	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$508	\$525	3.2%	
Loans	\$428	\$426	-0.6%	
Construction & development	\$73	\$52	-28.5%	
Closed-end 1-4 family residential	\$17	\$15	-9.8%	
Home equity	\$11	\$12	7.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-1.7%	
Commercial & Industrial	\$38	\$38	-1.1%	
Commercial real estate	\$251	\$265	5.8%	
Unused commitments	\$60	\$60	0.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$30	\$34	15.0%	
Asset-backed securities	\$0	\$0	-58.1%	
Other securities	\$12	\$17	42.8%	
Cash & balances due	\$9	\$20	120.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$450	\$464	3.1%	
Deposits	\$378	\$429	13.5%	
Total other borrowings	\$69	\$32	-53.3%	
FHLB advances	\$69	\$32	-53.3%	
Equity				
Equity capital at quarter end	\$58	\$61	4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.8%	11.3%	--	
Tier 1 risk based capital ratio	12.1%	12.3%	--	
Total risk based capital ratio	13.3%	13.5%	--	
Return on equity ¹	2.5%	5.0%	--	
Return on assets ¹	0.3%	0.6%	--	
Net interest margin ¹	4.7%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	118.0%	48.7%	--	
Loss provision to net charge-offs (qtr)	1220.7%	326.1%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.3%	24.5%	0.1%	0.5%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.7%	0.5%
Commercial & Industrial	0.0%	3.0%	0.0%	0.0%
Commercial real estate	0.1%	0.0%	0.0%	0.0%
Total loans	1.1%	3.4%	0.0%	0.1%