

Loans by County

Respondent ID: 0001864197

Small Business Loans - Originations

Agency: FRS - 2

Institution: Oak Valley Community Bank

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)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
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	1	496	1	496	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	496	1	496	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	496	1	496	0	0
STATE TOTAL	0	0	0	0	1	496	1	496	0	0

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Institution: Oak Valley Community Bank

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)
<b>ALAMEDA COUNTY (001), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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	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	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	150	1	850	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	1	850	1	150	0	0
<b>CALAVERAS COUNTY (009), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	650	1	650	0	0
Upper Income	0	0	3	700	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	3	700	1	650	1	650	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)
<b>CONTRA COSTA COUNTY (013), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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
<b>EL DORADO COUNTY (017), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
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

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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)
<b>FRESNO COUNTY (019), CA</b>										
<b>MSA 23420</b>										
<b>Outside Assessment Area</b>										
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	1	800	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	800	0	0	0	0
<b>HUMBOLDT COUNTY (023), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	500	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	500	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)
<b>INYO COUNTY (027), CA</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	291	1	291	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	291	1	291	0	0
<b>MERCED COUNTY (047), CA</b>										
<b>MSA 32900</b>										
<b>Outside Assessment Area</b>										
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	1	220	1	438	1	438	0	0
Upper Income	0	0	0	0	1	485	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	1	220	2	923	1	438	0	0
<b>MONO COUNTY (051), CA</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	125	0	0	0	0	0	0
Upper Income	1	100	0	0	1	995	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	1	125	1	995	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)
<b>PLACER COUNTY (061), CA</b>										
<b>MSA 40900</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	702	0	0	0	0
Middle Income	0	0	1	208	1	259	2	467	0	0
Upper Income	0	0	0	0	1	500	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	1	208	4	1,461	3	967	0	0
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Inside AA 0004</b>										
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	1	500	1	500	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	1	250	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	1	1,000	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	2	1,325	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	1	250	6	3,675	1	500	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)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Inside AA 0002</b>										
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	2	474	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	350	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,395	0	0	0	0
Median Family Income 70-80%	0	0	1	175	3	1,775	0	0	0	0
Median Family Income 80-90%	2	130	0	0	1	500	2	130	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	400	0	0	0	0
Median Family Income 110-120%	1	60	0	0	5	2,850	0	0	0	0
Median Family Income >= 120%	3	175	4	769	8	4,571	4	490	0	0
Median Family Income Not Known	0	0	1	200	1	600	1	200	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	365	10	2,018	22	12,441	7	820	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)
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Outside Assessment Area</b>										
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	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	2	1,000	0	0	0	0
<b>SANTA CRUZ COUNTY (087), CA</b>										
<b>MSA 42100</b>										
<b>Outside Assessment Area</b>										
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	450	1	450	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	450	1	450	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)
<b>SONOMA COUNTY (097), CA</b>										
<b>MSA 42220</b>										
<b>Outside Assessment Area</b>										
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	565	1	565	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	565	1	565	0	0
<b>STANISLAUS COUNTY (099), CA</b>										
<b>MSA 33700</b>										
<b>Inside AA 0001</b>										
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	100	2	275	1	825	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	635	0	0	0	0
Median Family Income 70-80%	1	50	1	250	2	1,250	0	0	0	0
Median Family Income 80-90%	1	75	3	550	5	3,315	0	0	0	0
Median Family Income 90-100%	4	308	4	650	0	0	1	100	0	0
Median Family Income 100-110%	0	0	0	0	2	932	1	655	0	0
Median Family Income 110-120%	2	150	1	117	4	2,600	0	0	0	0
Median Family Income >= 120%	3	210	6	1,194	4	2,750	3	504	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	12	893	17	3,036	19	12,307	5	1,259	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)
<b>SUTTER COUNTY (101), CA</b>										
<b>MSA 49700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	652	1	652	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	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	200	1	652	2	852	0	0
<b>TUOLUMNE COUNTY (109), CA</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	5	341	5	962	2	778	4	251	0	0
Upper Income	1	50	0	0	1	500	1	50	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	391	5	962	3	1,278	5	301	0	0
TOTAL INSIDE AA IN STATE	25	1,749	35	6,599	56	32,448	22	4,138	0	0
TOTAL OUTSIDE AA IN STATE	2	175	6	1,270	13	7,540	7	3,105	0	0
STATE TOTAL	27	1,924	41	7,869	69	39,988	29	7,243	0	0

Loans by County

Respondent ID: 0001864197

Small Business Loans - Originations

Agency: FRS - 2

Institution: Oak Valley Community Bank

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)
<b>ADA COUNTY (001), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
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
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	25	1,749	35	6,599	56	32,448	22	4,138	0	0
TOTAL OUTSIDE AA	2	175	6	1,270	15	8,436	8	3,601	0	0
TOTAL INSIDE & OUTSIDE	27	1,924	41	7,869	71	40,884	30	7,739	0	0

Loans by County

Respondent ID: 0001864197

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Oak Valley Community Bank

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)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Inside AA 0002</b>										
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	1	200	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	2	115	1	170	0	0	1	50	0	0
Median Family Income >= 120%	2	161	0	0	5	2,089	2	380	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	5	351	3	620	6	2,589	4	505	0	0

Loans by County

Respondent ID: 0001864197

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Oak Valley Community Bank

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)
<b>STANISLAUS COUNTY (099), CA</b>										
<b>MSA 33700</b>										
<b>Inside AA 0001</b>										
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	1	500	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	1	150	0	0
Median Family Income 110-120%	2	130	0	0	1	300	3	430	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	3	230	1	150	3	1,200	5	680	0	0
<b>TUOLUMNE COUNTY (109), CA</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	581	4	770	10	4,114	10	1,510	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	8	581	4	770	10	4,114	10	1,510	0	0

Loans by County

Respondent ID: 0001864197

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Oak Valley Community Bank

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	581	4	770	10	4,114	10	1,510	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	8	581	4	770	10	4,114	10	1,510	0	0

**2023 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	48	16,236	5	1,259	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	38	14,824	7	820	0	0
CA - INYO COUNTY (027) - MSA NA	1	291	1	291	0	0
CA - MONO COUNTY (051) - MSA NA	3	1,220	0	0	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	14	2,631	5	301	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	7	3,925	1	500	0	0
CA - PLACER COUNTY (061) - MSA 40900	5	1,669	3	967	0	0

**2023 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	1,580	5	680	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	14	3,560	4	505	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	325	1	325	0	0



**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Oak Valley Community Bank**

PAGE: 1 OF 1

**Respondent ID: 0001864197**  
**Agency: FRS - 2**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	24	65,031	0	0
Purchased	0	0	0	0
Total	24	65,031	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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**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**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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**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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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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**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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**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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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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**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

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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 80-90%**

4226.36

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income 80-90%**

4371.01

**Median Family Income >= 120%**

4505.02 4507.01

**CALAVERAS COUNTY (009), CA**

**MSA: NA**

**Middle Income**

0001.22

**Upper Income**

0001.24 0002.22

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001864197**

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

**Agency: FRS - 2**

**Institution: Oak Valley Community Bank**

---

**CONTRA COSTA COUNTY (013), CA**

**MSA: 36084**

**Median Family Income >= 120%**

3040.06

**EL DORADO COUNTY (017), CA**

**MSA: 40900**

**Middle Income**

0308.04

**FRESNO COUNTY (019), CA**

**MSA: 23420**

**Median Family Income 80-90%**

0042.05

**HUMBOLDT COUNTY (023), CA**

**MSA: NA**

**Middle Income**

0110.00

**MERCED COUNTY (047), CA**

**MSA: 32900**

**Middle Income**

0004.03 0013.01 0016.04

**Upper Income**

0007.02

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 60-70%**

5052.02

**Median Family Income >= 120%**

5050.06



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Oak Valley Community Bank**

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**Respondent ID: 0001864197**

**Agency: FRS - 2**

**SANTA CRUZ COUNTY (087), CA**

**MSA: 42100**

**Middle Income**

1214.03

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Middle Income**

1534.04

**SUTTER COUNTY (101), CA**

**MSA: 49700**

**Moderate Income**

0501.02

**Upper Income**

0504.03

**ADA COUNTY (001), ID**

**MSA: 14260**

**Middle Income**

0102.36

**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0001864197**

**Institution: Oak Valley Community Bank**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	92	92	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%
<b>Total</b>	<b>879</b>	<b>879</b>	<b>0</b>	<b>0.00%</b>

**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.