CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Oak Valley Bancorp, Oak Valley Community Bank
Person to be contacted about this report: Jeff Gall
Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 3726440
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 33457

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$34,129	$33,864	Loans made by Subsidiary; Categories include: Single Family Residence Real Estate, Multi-Family Real Estate, Fresh Start Repayment Plans, Overdraft Non-business, Total Equity Lines of Credit, Installment Loans, Ready Reserve Personal	
b. Average Commercial Loans	$395,984	$396,709	Loans made by Subsidiary; Categories include: Total Construction Loans, Total Farmland Loans, Total Commercial Real Estate Loans, Total Agriculture Loans, Total Commercial & Industrial Loans, Overdraft Business, Ready Reserve Commercial	
c. Total Loans (sum of lines a and b)	$430,113	$430,573		

2. General Market Commentary (optional)