

Oak Valley Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Oak Valley Bancorp Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Oak Valley Bancorp and its competitors. This provides our Clients with a clear understanding of Oak Valley Bancorp position in the Industry.

The report contains detailed information about Oak Valley Bancorp that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Oak Valley Bancorp. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Oak Valley Bancorp financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Oak Valley Bancorp competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Oak Valley Bancorp business.

About Oak Valley Bancorp

Oak Valley Bancorp operates as the holding company for Oak Valley Community Bank, which provides various banking products and services to individuals and business enterprises in Oakdale, California and the surrounding areas.

The bank offers various deposit products and loan products. The bank also offers other services for both individuals and businesses, including online banking, remote deposit capture, merchant services, night depository, extended hours, wire transfer of funds, note collection, and automated teller machines in a national network. It also offers ATMs located at branch offices, as well as seven other ATMs at various off site locations, and customer access to an ATM network.

Market Area

The bank conducts business from its main office in Oakdale. Through its branches, it serves customers in the Central Valley, from Fresno to Sacramento, and in foothill locations. As of December 31, 2009, it maintained 12 full-service branch offices (in addition to its main office). The bank also serves the Highway 395 corridor in the Eastern Sierras and in the towns of Bishop, Mammoth, and Bridgeport.

Business Segments

The bank operates in two primary business segments, Retail Banking and Commercial Banking.

Retail Banking: The bank offers a range of checking and savings accounts, including NOW accounts, money market accounts, overdraft protection, health savings accounts, certificates of deposit, and individual retirement accounts (IRA). To satisfy the lending needs of individuals in its service area, the bank offers real estate and home equity financing, as well as consumer, automobile, and home improvement loans.

Commercial Banking: The bank offers a range of deposit and lending services to business customers. It primarily offers various commercial loans for business, professional, or agricultural needs. These include short-term working capital, operating lines of credit, equipment purchases, leasehold improvements, construction, commercial real estate acquisitions, or refinancing. The bank has business relationships with customers located in the San Joaquin, Stanislaus, Tuolumne, Inyo, and Mono Counties.

Lending Activities

The bank engages various lending activities, including commercial real estate loans; commercial business lending and trade finance; small business administration (SBA) lending; and consumer loans, including automobile loans, home mortgages, credit lines, and other personal loans.

Real Estate Loans: The bank offers commercial real estate loans to finance the acquisition of new or refinancing of existing commercial properties, such as shopping centers, office buildings, industrial buildings, warehouses, hotels, automotive industry facilities, and multiple dwellings. Real estate loans are generally of a short-term nature for both residential and commercial purposes. Longer-term real estate loans are generally made with adjustable interest rates and contain normal provisions for acceleration. Construction loans comprise loans on commercial, residential, and income producing properties that generally have terms of one year, with options to extend for additional periods to complete construction and to accommodate the lease-up period. Miniperm loans finance the purchase and/or ownership of commercial properties, including owner-occupied and income producing properties. The bank also offers miniperm loans as take-out financing with its construction loans. Equity lines of credit are revolving lines of credit collateralized by junior deeds of trust on residential real

properties.

Commercial Business Lending: The bank offers commercial loans to sole proprietorships, partnerships, and corporations, with an emphasis on the real estate related industry. These commercial loans include business lines of credit and commercial term loans to finance operations, to provide working capital or for specific purposes, such as to finance the purchase of assets, equipment, or inventory. Lines of credit are extended to businesses or individuals and are secured primarily by real estate, accounts receivable, and inventory. Commercial term loans are made to finance the acquisition of fixed assets, refinance short-term debts, or to finance the purchase of businesses. It also provides other banking services tailored to the small business market.

Small Business Administration Lending Services: The bank's SBA lending serves minority-owned businesses. Its SBA market area includes the geographic areas encompassed by its full-service banking offices in the California Central Valley and in the Eastern Sierra.

Consumer Loans: Consumer loans include personal loans, auto loans, home improvement loans, home mortgage loans, revolving lines of credit, and other loans typically made by banks to individual borrowers.

Deposit Activities

The bank offers various accounts for depositors, including certificates of deposit; regular savings accounts; money market accounts; checking and negotiable order of withdrawal (NOW) accounts; installment savings accounts; and individual retirement accounts.

Investment Portfolio

As of December 31, 2009, the bank's investment portfolio included securities of the U.S. agencies; collateralized mortgage obligations, municipal securities, SBA Pools, asset backed securities, and mutual funds.

History

Oak Valley Bancorp was founded in 1991.

The above Company Fundamental Report is a half-ready report and contents are

subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. OAK VALLEY BANCORP COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. OAK VALLEY BANCORP BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. OAK VALLEY BANCORP SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. OAK VALLEY BANCORP FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. OAK VALLEY BANCORP COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Oak Valley Bancorp Direct Competitors
- 5.2. Comparison of Oak Valley Bancorp and Direct Competitors Financial Ratios
- 5.3. Comparison of Oak Valley Bancorp and Direct Competitors Stock Charts
- 5.4. Oak Valley Bancorp Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Oak Valley Bancorp Industry Position Analysis

6. OAK VALLEY BANCORP NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. OAK VALLEY BANCORP EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. OAK VALLEY BANCORP ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. OAK VALLEY BANCORP IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. OAK VALLEY BANCORP PORTER FIVE FORCES ANALYSIS²

12. OAK VALLEY BANCORP VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Oak Valley Bancorp Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit
Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Oak Valley Bancorp 1-year Stock Charts
Oak Valley Bancorp 5-year Stock Charts
Oak Valley Bancorp vs. Main Indexes 1-year Stock Chart
Oak Valley Bancorp vs. Direct Competitors 1-year Stock Charts
Oak Valley Bancorp Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

Oak Valley Bancorp Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Oak Valley Bancorp Key Executives
Oak Valley Bancorp Major Shareholders
Oak Valley Bancorp History
Oak Valley Bancorp Products
Revenues by Segment
Revenues by Region
Oak Valley Bancorp Offices and Representations
Oak Valley Bancorp SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Oak Valley Bancorp Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Oak Valley Bancorp Capital Market Snapshot
Oak Valley Bancorp Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Oak Valley Bancorp Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Oak Valley Bancorp Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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