PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK RECOGNIZED AS MOST ACTIVE SBA 504 LENDING PARTNER

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), was recently recognized by Success Capital Expansion and Development Corporation as their Most Active SBA 504 Lending Partner in 2016."

Success Capital recently held their annual meeting in Modesto and presented the aforementioned award to a team of Oak Valley lenders represented by Gary Stephens, Senior Vice President and Peter Brown, VP Credit Administrator. Success Capital offers low down payment, fixed rate financing via the SBA 504 Loan Program for business owners to purchase or build facilities for their businesses.

It is an honor to be recognized by Success Capital. This award demonstrates our commitment to helping our business partners obtain real estate ownership within the communities we serve," stated Chris Courtney, President and CEO.

Oak Valley Bancorp operates Oak Valley Community Bank & Eastern Sierra Community Bank, through which it offers a variety of loan and deposit products to individuals and small businesses. They currently operate through 16 conveniently located branches: Oakdale, Turlock, Stockton, Patterson, Ripon, Escalon, Manteca, Tracy, two branches in Sonora, three branches in Modesto, and three branches in their Eastern Sierra Division, which includes Bridgeport, Mammoth Lakes and Bishop.

For more information call 1-866-844-7500 or visit www.ovcb.com.