



THE BEE

Oak Valley Community Bank, based in this historic F Street building in Oakdale, benefited from a TARP loan.



## 2009 BANK PERFORMANCE

Financial reports show 2009 was a good year for some locally based banks, but a very bad year for others.

Here's how bank assets and income stacked up:

	Head-quarters	Average assets*	Change from 12/31/08	Net Income	Net Income Ratio **
Oak Valley Community Bank	Oakdale	\$520,336,000	9.9%	\$2,087,000	0.40
Delta Bank, National Association	Manteca	\$131,919,000	-18.7%	-\$3,917,000	-2.97
Community Banks of Northern California	Tracy	\$148,211,000	-18.8%	-\$13,299,000	-8.97
Farmers & Merchants Bank of Central California	Lodi	\$1,740,700,000	11.2%	\$20,854,000	1.20
Bank of Stockton	Stockton	\$1,796,723,000	4.2%	\$7,860,000	0.44
Bank of Agriculture and Commerce	Stockton	\$436,713,000	5.5%	\$5,508,000	1.26
Pacific State Bank	Stockton	\$401,483,000	-7.0%	-\$18,554,000	-4.62
Community Bank of San Joaquin	Stockton	\$136,659,000	-3.8%	-\$2,304,000	-1.69
Mother Lode Bank	Sonora	\$65,219,000	0.6%	-\$2,874,000	-4.41

\* Average Assets: A year-to-date average of the average assets reported.

\*\* Net Income Ratio: Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

Source: Federal Financial Institutions Examination Council, Uniform Bank Performance Report for 2009, Consolidated Reports for 12/31/09