

PLUMAS BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3098576	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$476	\$515	8.0%	
Loans	\$316	\$340	7.6%	
<i>Construction & development</i>	\$16	\$18	12.4%	
<i>Closed-end 1-4 family residential</i>	\$34	\$31	-11.4%	
<i>Home equity</i>	\$37	\$37	-1.3%	
<i>Credit card</i>	\$1	\$1	-6.8%	
<i>Other consumer</i>	\$2	\$2	1.9%	
<i>Commercial & Industrial</i>	\$31	\$33	5.5%	
<i>Commercial real estate</i>	\$133	\$151	13.3%	
Unused commitments	\$76	\$84	10.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$62	45.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$38	\$28	-26.0%	
Cash & balances due	\$45	\$50	11.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$425	\$465	9.4%	
Deposits	\$412	\$450	9.2%	
Total other borrowings	\$7	\$9	23.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$51	\$50	-3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	9.7%	--	
Tier 1 risk based capital ratio	14.1%	13.2%	--	
Total risk based capital ratio	15.3%	14.5%	--	
Return on equity ¹	4.9%	9.2%	--	
Return on assets ¹	0.5%	0.9%	--	
Net interest margin ¹	4.4%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	41.5%	99.6%	--	
Loss provision to net charge-offs (qtr)	154.6%	-1666.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	21.0%	0.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	5.5%	2.9%	0.4%	0.0%
<i>Home equity</i>	3.6%	2.3%	0.4%	0.2%
<i>Credit card</i>	0.3%	1.3%	2.1%	0.2%
<i>Other consumer</i>	0.2%	0.0%	-0.5%	0.3%
<i>Commercial & Industrial</i>	10.7%	4.0%	0.1%	0.0%
<i>Commercial real estate</i>	2.4%	1.6%	0.0%	0.0%
<i>Total loans</i>	4.3%	1.6%	0.1%	0.1%