

**PLUMAS BANCORP**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3098576	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$457	\$529	15.8%	
Loans	\$366	\$333	-9.1%	
<i>Construction &amp; development</i>	\$74	\$38	-48.4%	
<i>Closed-end 1-4 family residential</i>	\$54	\$51	-5.4%	
<i>Home equity</i>	\$32	\$35	11.4%	
<i>Credit card</i>	\$2	\$2	3.7%	
<i>Other consumer</i>	\$28	\$17	-38.9%	
<i>Commercial &amp; Industrial</i>	\$39	\$34	-12.8%	
<i>Commercial real estate</i>	\$92	\$101	10.1%	
Unused commitments	\$78	\$67	-14.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$19	56.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$69	163.9%	
Cash & balances due	\$19	\$59	216.6%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$412	\$483	17.2%	
Deposits	\$372	\$437	17.4%	
Total other borrowings	\$34	\$40	17.6%	
FHLB advances	\$34	\$40	17.6%	
<b>Equity</b>				
Equity capital at quarter end	\$45	\$46	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	7.7%	--	
Tier 1 risk based capital ratio	10.8%	10.2%	--	
Total risk based capital ratio	12.1%	11.5%	--	
Return on equity <sup>1</sup>	-10.2%	-20.1%	--	
Return on assets <sup>1</sup>	-1.0%	-1.8%	--	
Net interest margin <sup>1</sup>	4.9%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.0%	58.6%	--	
Loss provision to net charge-offs (qtr)	500.0%	100.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	23.0%	17.1%	0.1%	3.8%
<i>Closed-end 1-4 family residential</i>	2.9%	2.8%	0.0%	0.1%
<i>Home equity</i>	0.3%	2.4%	0.0%	0.4%
<i>Credit card</i>	1.2%	1.6%	1.1%	2.2%
<i>Other consumer</i>	0.9%	0.9%	0.7%	0.4%
<i>Commercial &amp; Industrial</i>	0.4%	0.9%	0.9%	0.2%
<i>Commercial real estate</i>	4.9%	0.5%	0.0%	0.0%
<i>Total loans</i>	7.3%	4.3%	0.2%	0.6%