

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$528	\$483	-8.4%	
Loans	\$333	\$314	-5.6%	
Construction & development	\$38	\$31	-17.9%	
Closed-end 1-4 family residential	\$51	\$43	-16.2%	
Home equity	\$35	\$38	6.0%	
Credit card	\$2	\$2	0.5%	
Other consumer	\$17	\$9	-46.5%	
Commercial & Industrial	\$34	\$31	-7.8%	
Commercial real estate	\$101	\$110	9.0%	
Unused commitments	\$67	\$72	6.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$21	10.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$69	\$42	-39.2%	
Cash & balances due	\$59	\$65	8.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$483	\$436	-9.7%	
Deposits	\$437	\$426	-2.6%	
Total other borrowings	\$40	\$4	-89.3%	
FHLB advances	\$40	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$45	\$47	6.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.9%	--	
Tier 1 risk based capital ratio	9.8%	12.8%	--	
Total risk based capital ratio	11.0%	14.0%	--	
Return on equity ¹	-29.1%	0.8%	--	
Return on assets ¹	-2.6%	0.1%	--	
Net interest margin ¹	4.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.0%	28.9%	--	
Loss provision to net charge-offs (qtr)	161.5%	164.1%	--	
Net charge-offs to average loans and leases ¹	2.3%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	17.1%	31.4%	3.8%	0.8%
Closed-end 1-4 family residential	2.8%	5.1%	0.1%	0.2%
Home equity	2.4%	3.7%	0.4%	0.3%
Credit card	1.6%	2.6%	2.2%	1.1%
Other consumer	0.9%	1.8%	0.4%	0.6%
Commercial & Industrial	0.9%	3.7%	0.2%	1.3%
Commercial real estate	0.5%	4.4%	0.0%	0.0%
Total loans	4.3%	8.1%	0.6%	0.4%