



mikenello

PLUMAS BANCORP

CCBN TOP BANKER 2021

MERGERS AND ACQUISITIONS

Forward Looking Statements Disclaimer



Forward-looking statements are based on management's knowledge and belief as of today and include information concerning Plumas Bancorp's possible or assumed future financial condition, and its results of operations, business and earnings outlook. These forward-looking statements are subject to risks and uncertainties. For a discussion of factors which could cause results to differ, please see Plumas Bancorp's reports on Forms 10-K and 10-Q as filed with the Securities and Exchange Commission and the Company's press releases. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. Plumas Bancorp undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.



Plumas Bank Administration Building, Quincy

Overview

NASDAQ Symbol: PLBC

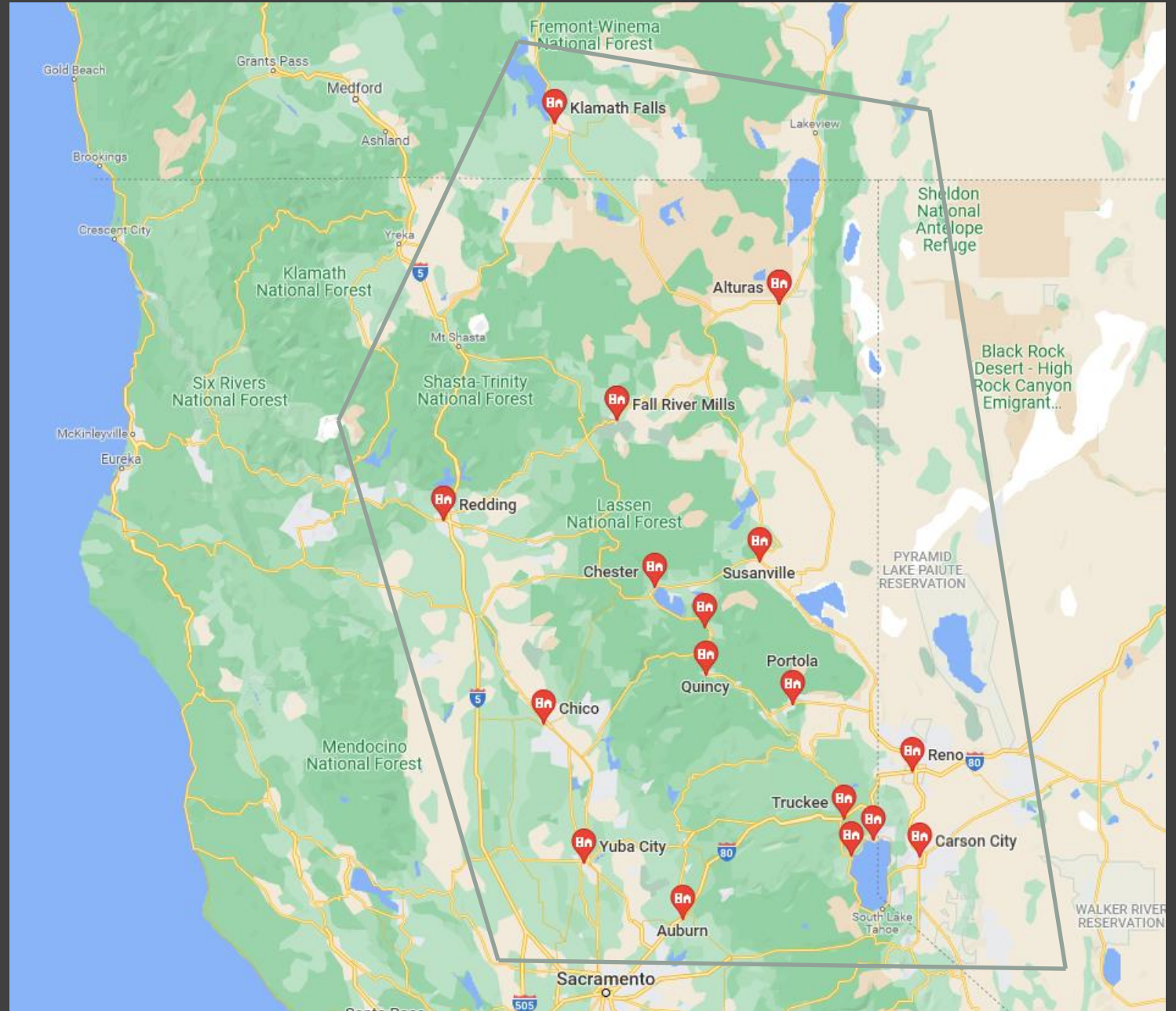
Total Assets: \$1.6 billion

Headquartered: Reno, NV

Bank Branches: 14

Lending Offices: 3

Year Established: 1980





Business Model

- Branch network of 14 full-service branches and 3 lending offices.
- Predominant focus on personal service with a wide range of deposit products for the retail and commercial markets.
- Reduced costs by leveraging mobile and online banking services.
- Lending services include:
 - Business - term real estate, commercial, industrial term
 - Agricultural
 - Government-guaranteed
 - Retail - consumer, auto, home equity



Business Lending



Agricultural Lending



Government-Guaranteed



Retail Lending

Focus on small to middle market businesses.

Third Quarter 2021 Financial Highlights



Reno, NV

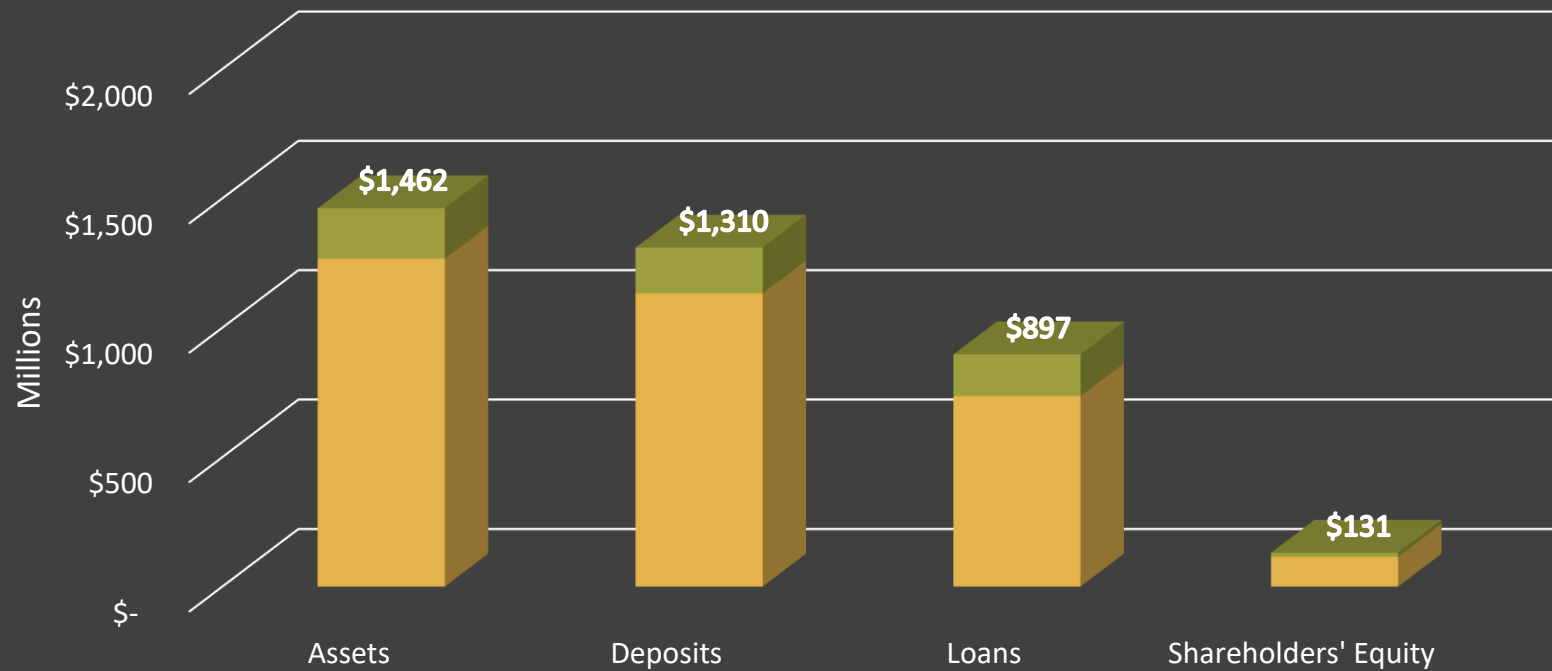
Dollars in thousands (Except per share)	9/30/2021	9/30/2020	Change	% Change
Assets	\$ 1,571,480	\$ 1,115,949	\$ 455,531	40.8%
Deposits	\$ 1,404,446	\$ 977,529	\$ 426,917	43.7%
Loans	\$ 828,611	\$ 733,989	\$ 94,622	12.9%
Net Income	\$ 6,578	\$ 3,692	\$ 2,886	78.2%
Income Before Tax	\$ 8,700	\$ 5,092	\$ 3,608	70.9%
Net Interest Income	\$ 13,550	\$ 9,535	\$ 4,015	42.1%
Net Interest Margin	3.83%	3.73%	0.10%	2.7%
ROAA	1.71%	1.37%	0.34%	24.8%
ROAE	19.6%	15.5%	4.1%	26.5%
Book Value per Share	\$ 22.29	\$ 18.53	\$ 3.76	20.3%
Diluted EPS	\$ 1.12	\$ 0.71	\$ 0.41	57.7%



Bank of Feather River Acquisition

PLUMAS
BANCORP

Pro Forma Balances



	Assets	Deposits	Loans	Shareholders' Equity
Bank of Feather River *	13%	14%	18%	12%
Plumas Bank	87%	86%	82%	88%

Balances as of June 30, 2021

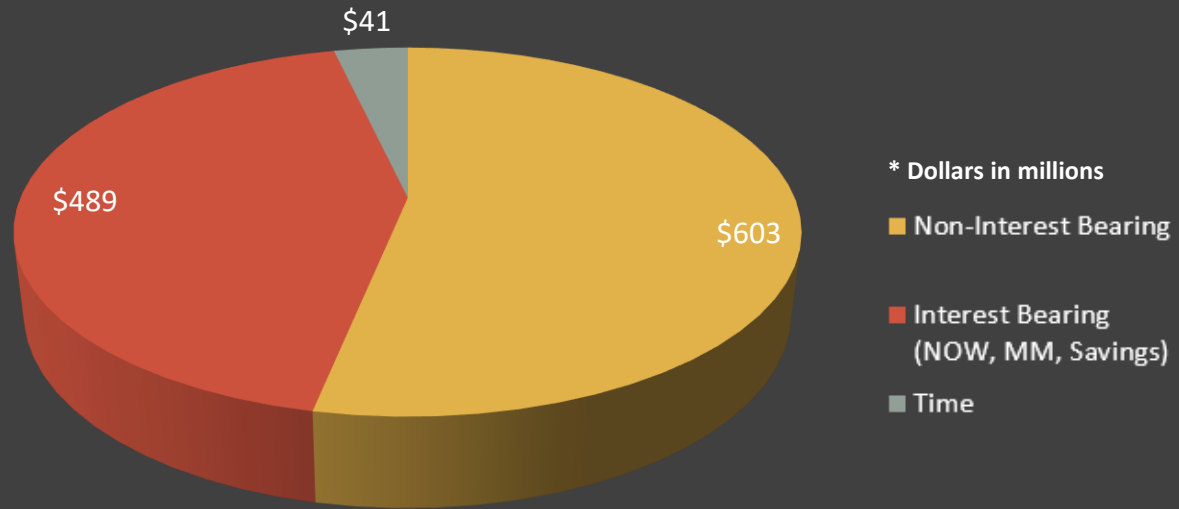
* Balance does not reflect fair value adjustments.



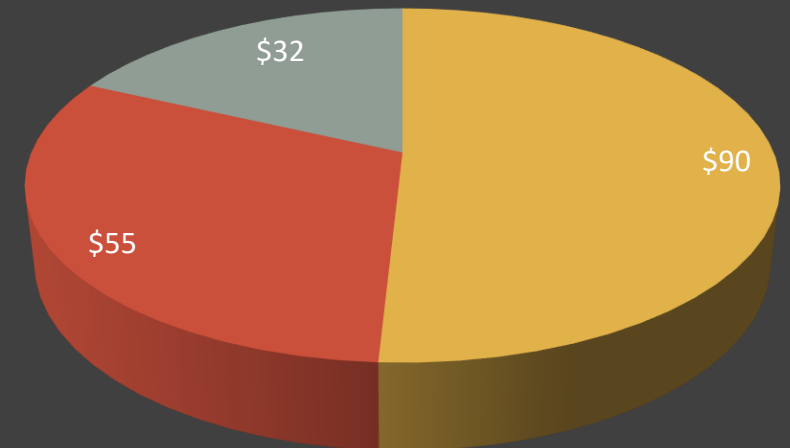
Feather River – Yuba County

- BFR’s cost of deposits at 6/30/21 was 0.2%.
- Plumas Bank’s cost of deposits at 6/30/21 was 0.06%.
- Plumas Bank’s loans to deposits ratio was 64.98% at 6/30/21. This low ratio will allow for expansion of BFR’s lending portfolio.

Plumas Bank Deposits



Bank of Feather River Deposits



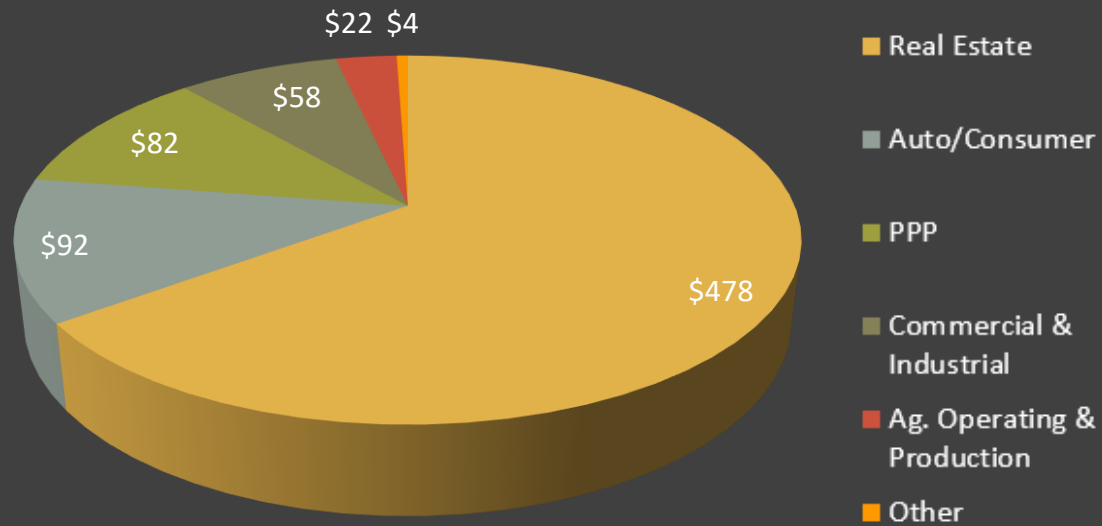
Balances as of June 30, 2021



Plumas Bank Yuba City Branch

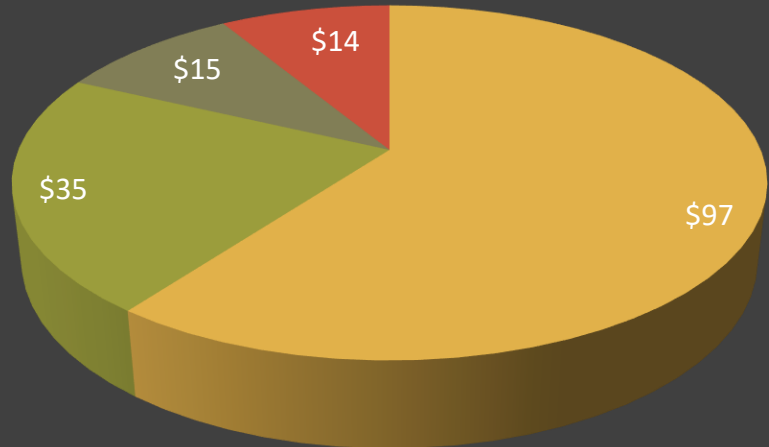
- Real estate loans comprised 60% of BFR’s loan portfolio and 65% of Plumas’ loan portfolio at 6/30/21.
- PPP loans comprised 22% of BFR’s portfolio and 11% of Plumas’ portfolio at 6/30/21.

Plumas Bank Loans



* Dollars in millions

Bank of Feather River Loans



Balances as of June 30, 2021



Rainbow Bridge, Donner Summit

Recent Expansion Strategy

