



# PLUMAS BANCORP

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CCBN TOP BANKER PRESENTATION

# Forward Looking Statements Disclaimer

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Donner Lake

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

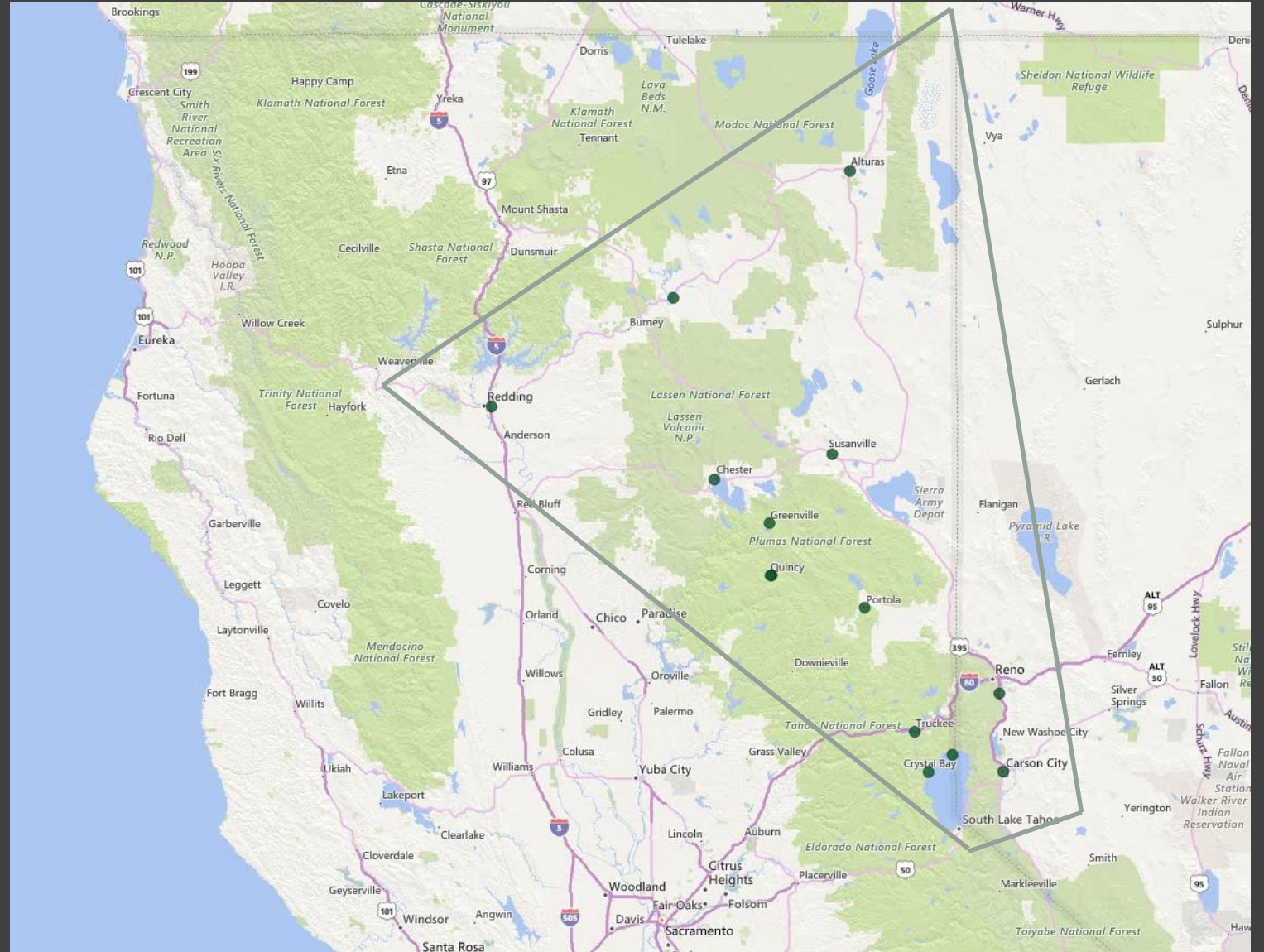
NASDAQ Symbol: PLBC

Total Assets: \$889 million

Headquartered: Quincy, CA

Bank Branches: 13

Year Established: 1980





# Business Model

- Branch network of 13 full service branches and 4 lending offices.
- Predominant focus on personal service with a wide range of deposit products for the retail and commercial markets, including mobile banking.
- 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.

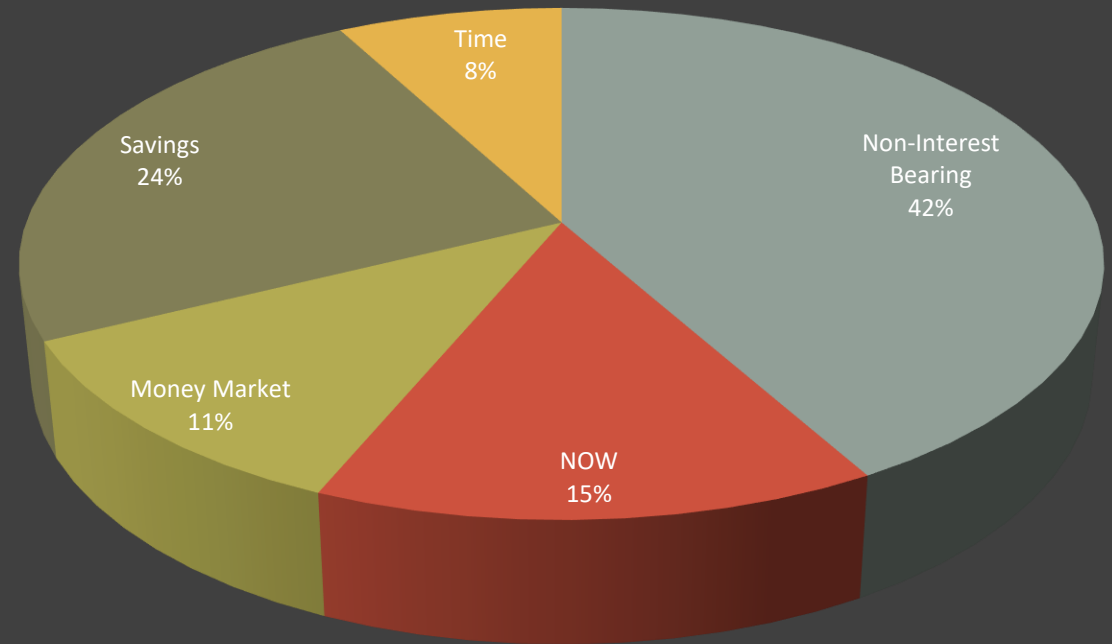
# Deposit Trends and Current Composition

RECORD LEVEL OF DEPOSITS

ALL CORE, NO BROKERED DEPOSITS



AVERAGE INTEREST BEARING DEPOSITS RATE IS 0.18%



# Loan Trends and Current Composition

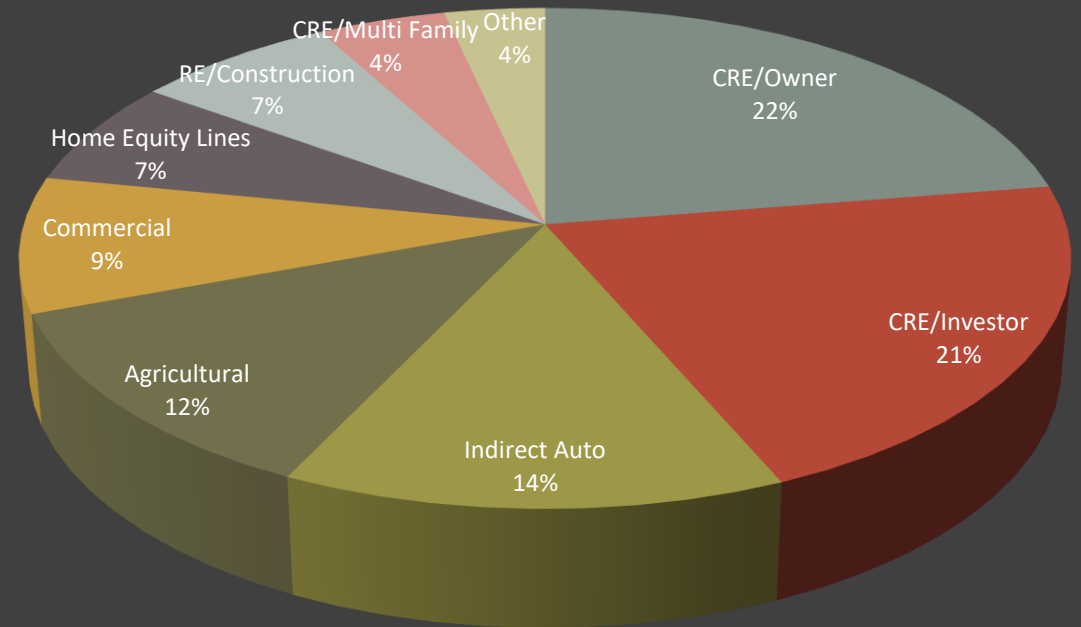
RECORD LEVEL OF LOAN BALANCES

PORTFOLIO AVERAGE YIELD 5.74%



DIVERSIFIED, GROWING LOAN PORTFOLIO

75% OF PORTFOLIO BALANCE IS VARIABLE RATE



# 2018 Financial Highlights – Five Year



Sand Harbor, Lake Tahoe

<b>Dollars in thousands (Except per share)</b>	<b>12/31/18</b>	<b>12/31/17</b>	<b>12/31/16</b>	<b>12/31/15</b>	<b>12/31/14</b>	<b>%</b>
Assets	\$ 824,398	\$745,427	\$657,975	\$ 599,286	\$ 538,862	53%
Deposits	\$ 726,565	\$662,657	\$582,353	\$ 527,276	\$ 467,891	55%
Loans	\$ 566,199	\$486,634	\$461,123	\$ 400,971	\$ 370,390	53%
Nonperforming assets/total assets	0.28%	0.59%	0.53%	1.06%	1.90%	-85%
Net Income	\$ 13,992	\$ 8,189	\$ 7,474	\$ 5,818	\$ 4,738	195%
Net Interest Margin	4.70%	4.35%	4.21%	4.10%	4.05%	16%
Efficiency ratio	52.0%	55.5%	58.9%	63.5%	66.7%	-22%
ROAA	1.83%	1.18%	1.20%	1.02%	0.89%	106%
ROAE	23.3%	15.4%	16.1%	14.6%	14.0%	66%
Book Value per Share	\$ 13.03	\$ 11.00	\$ 9.80	\$ 8.79	\$ 7.61	71%
Diluted EPS	\$ 2.68	\$ 1.58	\$ 1.47	\$ 1.15	\$ 0.95	182%

# Third Quarter 2019 Financial Highlights



Feather River Canyon

<b>Dollars in thousands (Except EPS)</b>	<b>9/30/2019</b>	<b>9/30/2018</b>	<b>Change</b>	<b>% Change</b>
Assets	\$ 888,551	\$ 770,748	\$ 117,803	15%
Deposits	\$ 776,183	\$ 682,842	\$ 93,341	14%
Loans	\$ 601,756	\$ 539,847	\$ 61,909	11%
Net Income	\$ 4,002	\$ 3,696	\$ 306	8%
Net Interest Income	\$ 9,567	\$ 8,551	\$ 1,016	12%
Net Interest Margin	4.72%	4.78%	0.06%	1%
ROAA	1.83%	1.90%	0.07%	4%
ROAE	19.9%	23.8%	3.9%	16%
Diluted EPS	\$ 0.77	\$ 0.71	\$ 0.06	8%





Lake Tahoe

## Challenges

- Maintaining and Growing Low Cost Deposit Balances
- Director and Management Succession
- Cybersecurity

# Strengths

- Stable Management Team
- Strong Core Deposits
- Diversified Loan Portfolio
- Strong Net Interest Margin
- Non-Interest Income Streams
- Capital Management



Downtown Quincy

# Recent Awards Based on our 2018 Performance

## ❖ 2<sup>nd</sup> Best Performing Community Bank in the Nation

(publicly traded with assets between \$500 million and \$10 billion)

*By Raymond James & Associates*

## ❖ Top 2% of all Community Banks

(with assets under \$3 billion)

*By S&P Global Market Intelligence*

## ❖ CB Top 10 Community Bank

(with assets between \$500 million and \$1 billion)

*By CB Resources, Inc.*

## ❖ 'Super Premier' Performing Bank

*By The Findley Reports*