



PLUMAS BANCORP

CCBN PRESENTATION

UPDATED THROUGH SEPTEMBER 30, 2025



Carson City

Overview

NASDAQ Symbol: PLBC

Total Assets: \$2.2 billion

Headquartered: Reno, NV

Bank Branches: 19

Year Established: 1980



2024 Financial Highlights – Five Year



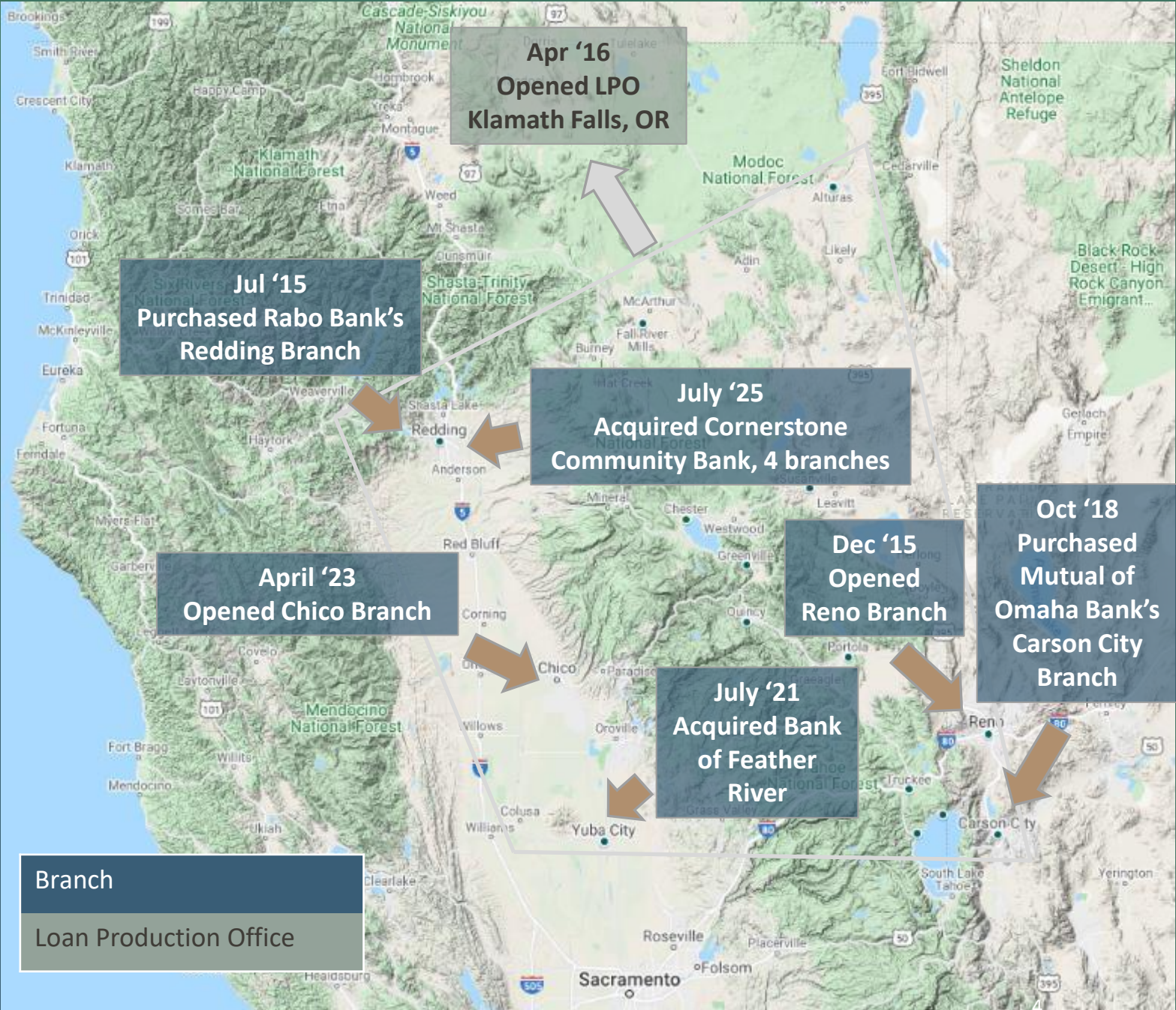
Lassen County

Dollars in thousands (Except per share)	12/31/24	12/31/23	12/31/22	12/31/21	12/31/20	%
Assets	\$ 1,623,326	\$ 1,610,416	\$1,621,044	\$1,614,074	\$1,111,576	46.0%
Deposits	\$ 1,371,101	\$ 1,333,655	\$1,457,809	\$1,438,999	\$ 973,974	40.8%
Net Loans	\$ 1,005,375	\$ 958,564	\$ 914,250	\$ 869,864	\$ 709,939	41.6%
Nonperforming assets/total assets	0.27%	0.33%	0.07%	0.33%	0.27%	0.0%
Net Income	\$ 28,619	\$ 29,776	\$ 26,444	\$ 21,009	\$ 14,475	97.7%
Net Interest Margin	4.79%	4.71%	3.82%	3.63%	4.02%	19.2%
Efficiency ratio	51.3%	46.6%	46.9%	46.8%	50.6%	1.4%
ROAA	1.74%	1.88%	1.61%	1.52%	1.43%	21.7%
ROAE	17.2%	23.4%	21.9%	17.8%	15.5%	11.0%
Book Value per Share	\$ 30.14	\$ 25.09	\$ 20.34	\$ 23.05	\$ 19.33	55.9%
Diluted EPS	\$ 4.80	\$ 5.02	\$ 4.47	\$ 3.76	\$ 2.77	73.3%



Lassen County

Recent Expansion Strategy





Washoe County

Recent Plumas Bancorp & Plumas Bank Performance Based Awards



❖ Top 10 – Recognizing the top 10% of Community Banks 2015-2024

(community banks with assets between \$1 billion and \$5 billion)

By Stifel (previously by CB Resource, Inc.)

❖ 'Super Premier' Performing Bank 2015-2024

(based on criteria such as capital adequacy, asset structure, growth, and more)

By The Findley Reports

❖ Bankers Cup – Recognizing the top 10% of Community Banks 2017-2024

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

By Raymond James & Associates

❖ Bison Select Financial Institution 2018 – 2025

(publicly traded banks without formal sell-side coverage at inclusion)

By D.A. Davidson

❖ Annual Bank Honor Roll 2022-2024

(publicly traded with assets greater than \$500 million)

By Keefe, Bruyette & Woods, Inc.

❖ Top Performing Community Banks 2023-2024

(publicly traded with assets under \$2 billion)

By American Banker

❖ Best Performing Community Banks 2023

(KBRA Analytics rating of C or higher)

By Independent Community Bankers of America