

Redwood Capital Bancorp
Selected Consolidated Financial Results - Unaudited
(In Thousands - except share data)

	<u>Period Ended</u> <u>6/30/2024</u>	<u>Period Ended</u> <u>6/30/2023</u>
Balance Sheet Data (at period end)		
Current Assets		
Total Cash & Cash Equivalents	22,523	22,651
Fed Funds	20,662	23,297
Long Term Assets		
Total Investments	69,213	73,082
Total Loans (net)	376,891	378,926
Total RE & FFE	8,846	7,114
Other Assets	22,243	21,281
Total assets	<u>520,378</u>	<u>526,351</u>
Non-Int Bearing	124,133	146,066
Interest Bearing	336,681	327,498
Total Deposits	<u>460,814</u>	<u>473,564</u>
Short Term and Long Term Debt	11,000	11,000
Other Liabilities	717	376
Common Stock	13,509	13,208
Retained Earnings	40,972	35,382
Other Stockholder Equity	(6,634)	(7,179)
Common equity	<u>47,847</u>	<u>41,411</u>
Total Liabilities & Stockholders Equity	<u>520,378</u>	<u>526,351</u>
Common shares outstanding	1,960,374	1,939,192
Income Statement (Year to Date)		
Revenue		
Interest income	11,427	10,251
Interest expense	2,437	821
Net Interest Income	<u>8,990</u>	<u>9,430</u>
Non-interest income	1,874	2,399
Operating Expense		
Non-interest expense	7,064	6,923
Provision for loan losses	120	51
Income before taxes	<u>3,680</u>	<u>4,855</u>
Income taxes	977	1,319
Net Income	<u>2,703</u>	<u>3,536</u>
Earnings per share (fully diluted)	\$1.38	\$1.82
Book value per common share	\$24.41	\$21.35