

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

	Period Ended 6/30/2024	Period Ended 6/30/2023
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	520,378	526,351
Non-Int Bearing	124,133	146,066
Interest Bearing	336,681	327,498
Total Deposits	460,814	473,564
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	47,847	41,411
Total Liabilities & Stockholders Equity	520,378	526,351
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	8,990	9,430
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	3,680	4,855
Income taxes	977	1,319
Net Income	2,703	3,536
Earnings per share (fully diluted)	\$1.38	\$1.82
Book value per common share	\$24.41	\$21.35