

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

	Period Ended 6/30/2026	Period Ended 6/30/2025
Balance Sheet Data (at period end)		
Current Assets		
Total Cash & Cash Equivalents	23,960	25,677
Fed Funds	35,623	44,364
Long Term Assets		
Total Investments	75,309	72,600
Total Loans (net)	396,032	376,028
Total RE & FFE	8,409	8,694
Other Assets	24,047	22,460
Total assets	563,380	549,823
Non-Int Bearing	137,999	137,226
Interest Bearing	366,547	352,544
Total Deposits	504,546	489,770
Short Term and Long Term Debt	-	5,000
Other Liabilities	2,197	1,347
Common Stock	13,411	13,820
Retained Earnings	47,579	45,160
Other Stockholder Equity	(4,353)	(5,274)
Common equity	56,637	53,706
Total Liabilities & Stockholders Equity	563,380	549,823
Common shares outstanding	1,867,559	1,974,071
Income Statement (Year to Date)		
Revenue		
Interest income	13,010	12,066
Interest expense	2,274	2,656
Net Interest Income	10,736	9,410
Non-interest income	1,831	1,571
Operating Expense		
Non-interest expense	8,365	7,966
Provision for loan losses	246	(107)
Income before taxes	3,956	3,123
Income taxes	1,009	857
Net Income	2,947	2,265
Earnings per share (fully diluted)	\$1.58	\$1.15
Book value per common share	\$30.33	\$27.21