

REDWOOD CAPITAL BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3552032	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$162	\$186	15.2%	
Loans	\$129	\$137	5.6%	
Construction & development	\$20	\$10	-49.6%	
Closed-end 1-4 family residential	\$19	\$25	31.2%	
Home equity	\$18	\$24	38.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	70.9%	
Commercial & Industrial	\$25	\$15	-41.9%	
Commercial real estate	\$40	\$54	34.8%	
Unused commitments	\$38	\$38	-0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$12	64.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$4	35.8%	
Cash & balances due	\$6	\$3	-37.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$148	\$171	15.6%	
Deposits	\$148	\$171	15.6%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$13	\$15	10.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	7.7%	--	
Tier 1 risk based capital ratio	9.8%	10.5%	--	
Total risk based capital ratio	11.0%	11.8%	--	
Return on equity ¹	0.3%	17.6%	--	
Return on assets ¹	0.0%	1.4%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	91.9%	351.6%	--	
Loss provision to net charge-offs (qtr)	57.4%	-2500.0%	--	
Net charge-offs to average loans and leases ¹	4.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	7.1%	0.0%	5.4%	0.0%
Closed-end 1-4 family residential	0.0%	0.6%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	2.3%	0.0%	0.0%
Commercial & Industrial	1.0%	0.7%	1.0%	0.0%
Commercial real estate	0.0%	0.4%	0.0%	0.0%
Total loans	1.3%	0.5%	1.0%	0.0%