

**REDWOOD CAPITAL BANCORP**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3552032	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$186	\$213	14.6%	
Loans	\$137	\$144	5.3%	
Construction & development	\$10	\$9	-8.3%	
Closed-end 1-4 family residential	\$25	\$29	13.3%	
Home equity	\$24	\$25	4.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	79.0%	
Commercial & Industrial	\$15	\$17	14.5%	
Commercial real estate	\$54	\$56	3.0%	
Unused commitments	\$38	\$36	-5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$13	9.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$8	91.8%	
Cash & balances due	\$3	\$7	111.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$171	\$196	14.4%	
Deposits	\$171	\$194	13.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$17	16.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	8.1%	--	
Tier 1 risk based capital ratio	10.5%	11.7%	--	
Total risk based capital ratio	11.8%	12.9%	--	
Return on equity <sup>1</sup>	17.6%	6.2%	--	
Return on assets <sup>1</sup>	1.4%	0.5%	--	
Net interest margin <sup>1</sup>	4.2%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	351.6%	426.5%	--	
Loss provision to net charge-offs (qtr)	-2500.0%	384.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.8%	0.0%	0.0%
Home equity	0.0%	0.6%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.3%	7.6%	0.0%	1.0%
Commercial & Industrial	0.7%	1.1%	0.0%	0.0%
Commercial real estate	0.4%	0.0%	0.0%	0.0%
Total loans	0.5%	0.5%	0.0%	0.0%