R E D W O O D T R U S T

Redwood Trust Hosts Investor Day and Celebrates 30th Anniversary

MILL VALLEY, Calif.--(BUSINESS WIRE)-- Redwood Trust, Inc. (NYSE: RWT; "Redwood" or the "Company"), a leader in expanding access to housing for homebuyers and renters, announced that it will host its Investor Day on Tuesday, March 19, 2024, from 2:00 pm Eastern Time to 5:00 pm Eastern Time. In addition to outlining the Company's long-term vision and strategic outlook, the event will commemorate Redwood's 30th anniversary. The agenda will feature members of Redwood's Board and senior management team as well as an array of guest panelists covering key industry topics including the regulatory environment for banks, the expanded importance of private capital in housing finance, and the role for home equity products in supporting housing accessibility.

"We stand at a pivotal moment in our corporate history, poised for extraordinary transformation," said Christopher Abate, Chief Executive Officer of Redwood Trust. "We anticipate a paradigm shift in interest rates, banking regulations, and capital flows, heralding a new era in housing finance innovation. Our position in the industry has never been more critical, and we are eager to unveil our strategic outlook."

Additional details of the Investor Day, including the full agenda and speaker list, can be found under the Investor Day section of Redwood's website, https://www.redwoodtrust.com/investor-relations/investor-day. Participants can submit questions during the event to investorrelations@redwoodtrust.com.

In addition to the Investor Day, members of Redwood's management and Board of Directors will ring The Opening Bell[®] at the New York Stock Exchange on Wednesday, March 20, 2024, in honor of the Company's 30th anniversary.

Webcast Information

Redwood's Investor Day will be webcast live in listen-only mode through the Investor Day section of Redwood Trust's Investor Relations website at https://www.redwoodtrust.com/investor-relations/investor-day. To view the webcast, please go to Redwood's website at least 15 minutes before the beginning of the Investor Day to register and to download and install any needed audio software. A presentation related to the event will be posted to the Investor Day and Presentations section of Redwood's website. In addition, an audio replay of the Investor Day will also be available under the Investor Day section of Redwood's website following the event.

ABOUT REDWOOD TRUST

Redwood Trust, Inc. (NYSE: RWT) is a specialty finance company focused on several

distinct areas of housing credit. Our operating platforms occupy a unique position in the housing finance value chain, providing liquidity to growing segments of the U.S. housing market not well served by government programs. We deliver customized housing credit investments to a diverse mix of investors, through our best-in-class securitization platforms, whole-loan distribution activities, and our publicly traded shares. Our aggregation, origination and investment activities have evolved to incorporate a diverse mix of residential, business purpose and multifamily assets. Our goal is to provide attractive returns to shareholders through a stable and growing stream of earnings and dividends, capital appreciation, and a commitment to technological innovation that facilitates risk-minded scale. We operate our business in three segments: Residential Mortgage Banking, Business Purpose Mortgage Banking and Investment Portfolio. Additionally, through RWT Horizons®, our venture investing initiative, we invest in early-stage companies strategically aligned with our business across the lending, real estate, and financial technology sectors to drive innovation across our residential and business-purpose lending platforms. Since going public in 1994, we have managed our business through several cycles, built a track record of innovation, and established a best-in-class reputation for service and a common-sense approach to credit investing. Redwood Trust is internally managed and structured as a real estate investment trust ("REIT") for tax purposes. For more information about Redwood, please visit our website at www.redwoodtrust.com or connect with us on LinkedIn.

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Source: Redwood Trust, Inc.