

FDIC Certificate # 31361
 OCC Charter # 706809
 Public Report

FRB District/ID_RSSD 11 / 339072
 County: TARRANT

COLONIAL SAVINGS, FA; FORT WORTH, TX
 Summary Ratios-Page 1

Summary Ratios
 03/04/2024 11:04:51 AM

	12/31/2023			09/30/2023			06/30/2023			03/31/2023			12/31/2022		
	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.03	4.23	6	3.06	4.18	7	3.17	4.09	7	3.03	3.99	7	3.12	3.38	32
- Interest Expense	1.44	1.54	44	1.45	1.44	52	1.51	1.30	63	1.51	1.12	74	0.30	0.41	36
Net Interest Income (TE)	1.59	2.70	8	1.61	2.75	8	1.66	2.79	9	1.52	2.87	6	2.82	2.97	38
+ Noninterest Income	2.93	0.57	96	3.09	0.58	95	3.18	0.55	96	3.28	0.53	96	6.77	0.62	98
- Noninterest Expense	5.93	2.37	95	6.70	2.38	96	7.78	2.36	97	6.57	2.38	96	8.33	2.41	98
Pre-Provision Net Revenue (TE)	-1.42	0.91	0	-2.00	0.98	0	-2.94	1.01	0	-1.77	1.05	0	1.26	1.21	60
- Provision: Loan & Lease Losses	0.01	0.06	27	0.02	0.07	27	0.03	0.07	34	0.05	0.06	55	0.13	0.05	85
- Provision: Credit Loss Oth Assets	-0.02	0.00	11	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	-1.41	0.84	0	-2.02	0.90	0	-2.97	0.93	0	-1.81	0.97	0	1.14	1.15	54
+ Realized Gains/Losses Sec	0.00	-0.02	86	0.00	-0.01	87	0.00	-0.01	89	0.00	-0.01	91	0.00	0.00	76
+ Unrealized Gains / Losses Equity Sec	0.01	0.02	75	-0.02	0.00	9	0.00	0.02	68	0.03	0.02	87	-0.06	-0.05	21
Pretax Net Operating Income (TE)	-1.40	0.84	1	-2.04	0.89	0	-2.97	0.96	0	-1.78	0.99	0	1.07	1.06	53
Net Operating Income	-1.40	0.66	0	-2.04	0.70	0	-2.97	0.75	0	-1.78	0.78	0	1.08	0.83	71
Net Inc Attrib to Min Ints	0.00	0.01	96	0.00	0.01	96	0.00	0.01	96	0.00	0.01	96	0.00	0.00	93
Net Income Adjusted Sub S	-1.40	0.64	0	-2.04	0.68	0	-2.97	0.73	0	-1.78	0.76	0	0.85	0.81	59
Net Income	-1.40	0.66	0	-2.04	0.69	0	-2.97	0.74	0	-1.78	0.78	0	1.08	0.83	71
Margin Analysis:															
Avg Earning Assets to Avg Assets	76.28	95.23	0	75.89	95.30	0	75.42	95.37	0	74.63	95.35	0	73.40	95.28	1
Avg Int-Bearing Funds to Avg Assets	70.27	75.87	27	70.95	75.95	32	70.91	75.96	32	70.64	75.75	30	57.49	75.56	5
Int Inc (TE) to Avg Eam Assets	3.97	4.46	24	4.04	4.40	35	4.20	4.31	47	4.06	4.20	43	4.24	3.56	87
Int Expense to Avg Eam Assets	1.89	1.62	66	1.91	1.51	74	2.00	1.37	84	2.03	1.18	91	0.40	0.44	50
Net Int Inc-TE to Avg Eam Assets	2.08	2.84	16	2.12	2.89	15	2.20	2.93	16	2.03	3.01	10	3.84	3.12	87
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.02	0.06	6	-0.03	0.06	7	-0.04	0.06	4	-0.07	0.05	1	-0.02	0.02	15
Earnings Coverage of Net Losses (X)	N/A	103.52	N/A	N/A	130.94	N/A	N/A	212.55	N/A	N/A	214.50	N/A	N/A	279.32	N/A
LN&LS Allowance to LN&LS Not HFS	1.21	0.93	79	1.15	0.95	73	1.16	0.96	73	1.18	0.97	74	1.19	0.98	73
LN&LS Allowance to Net Losses (X)	N/A	97.04	N/A	N/A	97.09	N/A	N/A	138.95	N/A	N/A	133.08	N/A	N/A	157.58	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	0.20	3.92	0	0.19	4.76	0	0.19	5.13	0	0.18	5.29	0	0.15	5.13	0
30-89 Days Past Due	0.85	0.34	87	0.52	0.24	83	0.46	0.22	81	0.57	0.27	83	0.75	0.28	85
Total LN&LS-90+ Days PD & Nonaccrual	5.96	0.47	98	5.97	0.47	97	5.84	0.46	98	6.35	0.44	98	7.53	0.44	98
Non-Curr Lns+OREO to Lns+OREO	5.96	0.50	98	5.97	0.50	97	5.84	0.48	98	6.36	0.47	98	7.53	0.46	98
Liquidity															
Net Non Core Fund Dep New \$250M	37.94	16.71	90	25.46	15.50	75	34.58	14.73	90	40.51	13.08	93	45.11	10.46	95
Net Loans & Leases to Assets	69.72	72.40	33	67.54	71.87	29	69.04	71.25	35	67.38	70.59	33	65.59	70.30	30
Net Loans & Leases to Deposits	114.67	94.06	83	112.05	92.34	83	123.19	91.71	92	130.59	89.77	93	124.91	87.74	92
Capitalization															
Leverage Ratio	9.6201	11.06	36	8.7034	11.11	14	8.0891	11.12	8	7.9068	11.18	6	8.1354	11.11	9
Total Capital Ratio	16.5996	16.54	58	15.5906	16.52	52	14.0486	16.40	40	13.5775	16.37	33	13.7130	16.52	36
Cash Dividends to Net Income	0.00	15.61	57	0.00	13.83	58	0.00	10.96	63	0.00	9.21	70	0.00	16.51	54
Non-Curr Lns+OREO to T1 Capital+Allowance	46.32	2.90	98	49.70	2.87	98	53.58	2.71	98	58.75	2.52	98	66.38	2.43	98
Growth Rates															
Total Assets	-1.98	4.73	11	2.35	4.54	38	4.08	5.52	46	2.84	5.73	43	0.97	4.94	37
Tier 1 Capital	20.58	4.86	98	8.04	5.88	66	53.82	6.59	98	41.34	6.67	96	-10.16	6.42	1
Net Loans & Leases	4.20	7.78	32	5.90	10.00	24	14.98	12.77	65	8.42	15.67	26	2.15	14.54	8
Short Term Investments	18.33	59.12	46	92.34	28.37	79	-28.69	9.40	38	142.50	-19.61	93	-21.85	-46.53	69
Short Term Non Core Funding	-12.72	88.30	10	93.44	130.09	52	106.10	169.19	50	155.13	162.81	65	106.25	119.72	58
Average Total Assets	1,100,949			1,107,077			1,110,639			1,103,598			1,098,390		
Net Income	-15,438			-16,964			-16,478			-4,920			11,831		
Number of banks in Peer Group	132			130			130			131			132		

