

LEADERSHIP TEAM FEATURE



**MICHAEL
WOODY**

As part of Vista Bank's footprint expansion to the sunshine state, Florida Market President Michael Woody is responsible for strategically growing the Bank's commercial real estate, residential real estate, commercial/industrial loan portfolio, garnering strong deposit relationships, and helping support area entrepreneurs as they continue growing one of the nation's most robust economies.

I was first drawn to Vista because of its strong leadership, culture, and vision to build one of the nation's best-in-class community banks. As the first location outside of Texas, the support our Florida team has received bankwide has been critical to our success, paving the way for the Bank to replicate this model in other attractive markets.

ENTREPRENEURS BANKING ENTREPRENEURS 


BOARD OF DIRECTORS

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SAM P. ROMANO
DANIEL R. SHEEHAN
JOHN D. STEINMETZ
JUSTIN L. THOMAS
PATRICIA M. THOMAS
BRYAN J. WICK

LOCATIONS

Dallas | Fort Worth | Austin | West Texas | Palm Beach




MEMBER FDIC  EQUAL HOUSING LENDER



QUARTERLY STATEMENT OF CONDITION

JUNE 2024
SECOND QUARTER

ENTREPRENEURS BANKING ENTREPRENEURS 

vistabank.com

QUARTERLY STATEMENT OF CONDITION

JUNE 2024 | SECOND QUARTER (IN THOUSANDS)



| ASSETS | JUNE 30, | | LIABILITIES & EQUITY | JUNE 30, | |
|--|---------------------|---------------------|---------------------------------------|---------------------|---------------------|
| | 2024 | 2023 | | 2024 | 2023 |
| CASH & CASH EQUIVALENTS | | | DEPOSITS | | |
| Cash and Due From Banks | \$ 10,788 | \$ 16,745 | Noninterest-bearing | \$ 389,009 | \$ 539,240 |
| Interest Bearing Bank Accounts | 330,895 | 291,927 | Interest-bearing | 1,556,530 | 1,098,336 |
| TOTAL CASH & CASH EQUIVALENTS | 341,683 | 308,672 | TOTAL DEPOSITS | 1,945,539 | 1,637,576 |
| SECURITIES | | | OTHER LIABILITIES | | |
| U.S. Treasury | 19,786 | 29,636 | Overnight and Term Borrowings | 37,484 | 55,000 |
| U.S. Agencies | 1,000 | 3,004 | Other Liabilities | 13,472 | 12,871 |
| Municipals & Other Investments | 64,570 | 68,735 | TOTAL OTHER LIABILITIES | 50,956 | 67,871 |
| Mortgage-Backed Securities | 16,694 | 14,187 | TOTAL LIABILITIES | 1,996,495 | 1,705,447 |
| Other Debt Securities | 31,564 | 31,705 | | | |
| Unrealized Loss on AFS Securities | (4,790) | (4,810) | | | |
| FRB, FHLB, & TIB Stock | 9,324 | 8,534 | | | |
| TOTAL SECURITIES | 138,148 | 150,991 | | | |
| LOANS | | | EQUITY | | |
| Consumer Loans | 5,582 | 6,947 | Capital Stock | 1,800 | 1,800 |
| Commercial & Agriculture | 552,687 | 354,196 | Surplus | 141,686 | 140,096 |
| Real Estate | 1,115,313 | 1,045,586 | Retained Earnings | 106,262 | 80,913 |
| Other Loans & Leases | 7,297 | 8,484 | Accumulated Other Comprehensive Loss | (3,784) | (3,800) |
| TOTAL LOANS | 1,680,879 | 1,415,213 | TOTAL EQUITY | 245,964 | 219,009 |
| Reserve for Loan Losses | (19,723) | (18,804) | | | |
| TOTAL LOANS, NET | 1,661,156 | 1,396,409 | TOTAL LIABILITIES & EQUITY | \$ 2,242,459 | \$ 1,924,456 |
| Bank Premises & Equipment, Net | 39,576 | 29,530 | | | |
| Other Assets | 61,896 | 38,854 | | | |
| TOTAL ASSETS | \$ 2,242,459 | \$ 1,924,456 | | | |