

LEADERSHIP TEAM FEATURE



JEFF
HIGHTOWER

With over twenty-five years in the banking industry, Jeff Hightower joined Vista Bank as Executive Vice President of Corporate and Sponsored Lending. His experience with regional institutions prepared him to help scale our Commercial and Industrial division, strengthening the Bank's overall conservative credit portfolio.

When I joined Vista Bank last year, I was obviously drawn to Mr. Steinmetz' charismatic vision and the bank's incredible trajectory. I was also excited for the opportunity to continue the organic, responsible growth, specifically through the engine of C&I lending. But I have been most impressed by the culture and genuine care Vista teammates show one another. More than a talented team, we are truly a family.

BOARD OF DIRECTORS

WILLIAM F. DAVIS
BRIAN R. LENT
WILLIAM "BILL" MAHOMES
KIRK A. MCLAUGHLIN
SCOTT M. MCLAUGHLIN
JACK J. NOVAK, M.D.
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



QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2024
THIRD QUARTER

QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2024 | THIRD QUARTER (IN THOUSANDS)



ASSETS	SEPTEMBER 30,		LIABILITIES & EQUITY	SEPTEMBER 30,	
	2024	2023		2024	2023
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 16,513	\$ 12,991	Noninterest-bearing	\$ 451,056	\$ 489,870
Interest Bearing Bank Accounts	371,602	311,124	Interest-bearing	1,667,350	1,229,988
TOTAL CASH & CASH EQUIVALENTS	388,115	324,115	TOTAL DEPOSITS	2,118,406	1,719,858
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	19,828	29,675	Overnight and Term Borrowings	20,000	30,000
U.S. Agencies	-	3,003	Other Liabilities	17,816	15,305
Municipals & Other Investments	64,262	69,851	TOTAL OTHER LIABILITIES	37,816	45,305
Mortgage-Backed Securities	24,340	14,104	TOTAL LIABILITIES	2,156,222	1,765,163
Other Debt Securities	31,569	31,709			
Unrealized Loss on AFS Securities	(3,374)	(7,943)			
FRB, FHLB, & TIB Stock	9,486	9,002			
TOTAL SECURITIES	146,111	149,401			
LOANS			EQUITY		
Consumer Loans	5,285	6,545	Capital Stock	1,800	1,800
Commercial & Agriculture	595,074	381,046	Surplus	142,063	140,380
Real Estate	1,208,230	1,060,880	Retained Earnings	113,010	88,007
Other Loans & Leases	7,194	8,828	Accumulated Other Comprehensive Loss	(2,665)	(6,275)
TOTAL LOANS	1,815,783	1,457,299	TOTAL EQUITY	254,208	223,912
Reserve for Loan Losses	(20,911)	(19,296)			
TOTAL LOANS, NET	1,794,872	1,438,003	TOTAL LIABILITIES & EQUITY	\$ 2,410,430	\$ 1,989,075
Bank Premises & Equipment, Net	38,877	32,964			
Other Assets	42,455	44,592			
TOTAL ASSETS	\$ 2,410,430	\$ 1,989,075			