

## LEADERSHIP TEAM FEATURE



**PAUL DANNEVIK,**  
LUBBOCK MARKET PRESIDENT

With over thirty years of experience in the banking industry, Paul Dannevik joined Vista Bank in the fall of 2023 as Lubbock Market President. A Texas Tech graduate and one of the area's most respected bankers, Dannevik has a strong reputation for partnering with West Texas entrepreneurs, non-profits, and government leaders to build the region over the last three decades.

*Having watched the trajectory of Vista Bank for a decade before making my move, it was clear we were well-positioned to scale and serve even more entrepreneurs across the nation's most attractive growth markets. Since joining the Vista team, I've experienced first-hand the reason for the bank's success: strong leadership, a compelling vision, and high-performing teammates. My family and I are honored to be a part of Vista's incredible story.*

ENTREPRENEURS BANKING ENTREPRENEURS 

## 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



MEMBER FDIC  EQUAL HOUSING LENDER



## QUARTERLY STATEMENT OF CONDITION

DECEMBER 2024  
FOURTH QUARTER

ENTREPRENEURS BANKING ENTREPRENEURS 

› [vistabank.com](http://vistabank.com)

# QUARTERLY STATEMENT OF CONDITION

DECEMBER 2024 | FOURTH QUARTER (IN THOUSANDS)



## ASSETS

	DECEMBER 31,	
	2024	2023
<b>CASH &amp; CASH EQUIVALENTS</b>		
Cash and Due From Banks	\$ 17,054	\$ 17,111
Interest Bearing Bank Accounts	419,747	462,170
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>436,801</b>	<b>479,281</b>
<b>SECURITIES</b>		
U.S. Treasury	19,870	29,715
U.S. Agencies	-	2,002
Municipals & Other Investments	64,152	69,738
Mortgage-Backed Securities	37,302	14,026
Other Debt Securities	31,573	31,579
Unrealized Loss on AFS Securities	(4,940)	(3,310)
FRB, FHLB, & TIB Stock	9,556	9,110
<b>TOTAL SECURITIES</b>	<b>157,513</b>	<b>152,860</b>
<b>LOANS</b>		
Consumer Loans	4,764	6,152
Commercial & Agriculture	611,240	440,052
Real Estate	1,321,836	1,098,849
Other Loans & Leases	7,393	8,392
<b>TOTAL LOANS</b>	<b>1,945,233</b>	<b>1,553,445</b>
Reserve for Loan Losses	(22,292)	(18,873)
<b>TOTAL LOANS, NET</b>	<b>1,922,941</b>	<b>1,534,572</b>
Bank Premises & Equipment, Net	37,914	35,221
Other Assets	43,767	45,837
<b>TOTAL ASSETS</b>	<b>\$ 2,598,936</b>	<b>\$ 2,247,771</b>

## LIABILITIES & EQUITY

	DECEMBER 31,	
	2024	2023
<b>DEPOSITS</b>		
Noninterest-bearing	\$ 468,041	\$ 460,584
Interest-bearing	1,828,810	1,510,500
<b>TOTAL DEPOSITS</b>	<b>2,296,851</b>	<b>1,971,084</b>
<b>OTHER LIABILITIES</b>		
Overnight and Term Borrowings	20,000	30,000
Other Liabilities	20,217	12,663
<b>TOTAL OTHER LIABILITIES</b>	<b>40,217</b>	<b>42,663</b>
<b>TOTAL LIABILITIES</b>	<b>2,337,068</b>	<b>2,013,747</b>
<b>EQUITY</b>		
Capital Stock	1,800	1,800
Surplus	142,426	141,074
Retained Earnings	121,545	93,765
Accumulated Other Comprehensive Loss	(3,903)	(2,615)
<b>TOTAL EQUITY</b>	<b>261,868</b>	<b>234,024</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 2,598,936</b>	<b>\$ 2,247,771</b>