

LEADERSHIP TEAM FEATURE



CADE
HAMNER

Formerly at Bank of America for a decade and most recently General Counsel & Chief Compliance Officer of Commerce Street Holdings, Cade brings a wealth of industry legal and compliance experience as well as securities expertise to the table. In his role as General Counsel here at the Bank, Mr. Hamner oversees all Bank contracts and legal matters. With a Business Degree from the University of Texas and his Juris Doctorate from the SMU Dedman School of Law, Hamner works closely with Vista's CEO, John D. Steinmetz, and the Board of Directors to plan and achieve strategic enterprise initiatives.

"I joined the Vista Bank team for three reasons. A strong leadership team who have built a fantastic culture, my talented colleagues, and the Bank's actions over the last five years have us well-positioned to capitalize on coming opportunities. Simply put, Vista's future is bright because of the people."

BOARD OF DIRECTORS

L. RICHARD COVERT
WILLIAM F. DAVIS
KIRK A. MCLAUGHLIN
SCOTT M. MCLAUGHLIN
JACK J. NOVAK, M.D.
SCOTT A. REED
JOHN D. STEINMETZ
JUSTIN L. THOMAS
PATRICIA M. THOMAS
BRYAN J. WICK

LOCATIONS

Dallas | Fort Worth | Austin | West Texas



QUARTERLY STATEMENT OF CONDITION

MARCH 2022
FIRST QUARTER

QUARTERLY STATEMENT OF CONDITION

MARCH 2022 | FIRST QUARTER (IN THOUSANDS)



ASSETS	DECEMBER 31	
	2022	2021
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 13,929	\$ 9,750
Interest Bearing Bank Accounts	203,247	300,974
TOTAL CASH & CASH EQUIVALENTS	217,176	310,724
SECURITIES		
U.S. Treasury	29,558	-
U.S. Agencies	3,006	3,010
Municipals & Other Investments	39,329	20,063
Mortgage-Backed Securities	11,442	1,400
Other Debt Securities	30,000	25,000
Unrealized (Loss) Gain on AFS Securities	(4,306)	1,113
FRB, FHLB, & TIB Stock	6,563	6,052
TOTAL SECURITIES	115,592	56,638
LOANS		
Consumer Loans	5,537	5,740
Commercial & Agriculture	316,886	292,381
Real Estate	866,795	653,449
Other Loans & Leases	419	304
TOTAL LOANS	1,189,637	951,874
Reserve for Loan Losses	(14,888)	(13,259)
TOTAL LOANS, NET OF RESERVE	1,174,749	938,615
Bank Premises & Equipment, Net	21,633	22,210
Other Assets	35,134	25,343
TOTAL ASSETS	\$ 1,564,284	\$ 1,353,530
DEPOSITS, LIABILITIES & EQUITY		
DEPOSITS		
Noninterest-bearing	\$ 601,980	\$ 650,551
Interest-bearing	755,280	538,086
TOTAL DEPOSITS	1,357,260	1,188,637
OTHER LIABILITIES		
Overnight and Term Borrowings	25,000	22,613
Other Liabilities	9,516	7,070
TOTAL OTHER LIABILITIES	34,516	29,683
TOTAL LIABILITIES	1,391,776	1,218,320
EQUITY		
Capital Stock	1,800	1,800
Surplus	102,602	84,638
Retained Earnings	71,508	47,893
Accumulated Other Comprehensive (Loss) Gain	(3,402)	879
TOTAL EQUITY	172,508	135,210
TOTAL LIABILITIES & EQUITY	\$ 1,564,284	\$ 1,353,530