

LEADERSHIP TEAM FEATURE



**BILL
MAHOMES**

Formerly a partner at Bracewell LLP, Bill Mahomes brings almost four decades of finance, regulatory, transactional, and corporate legal representation to the executive team as Vista Bank's new EVP and General Counsel. In his role, Mr. Mahomes oversees the Company's legal matters and assists with business development and growth.

"What attracted me to join the incredible team at Vista Bank is its people and the incredible customer service that they offer clients. The healthy organic growth of the Bank and resulting opportunity is evident, but it was John and the team who won me over. To be around them is to know that People First is not just a motto, but a way of life here, which allows us to focus on what we do best, fueling entrepreneurs across our great state."

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

Abernathy	Hale Center	Petersburg
Austin	Haskell	Plainview
Dallas	Idalou	Ralls
Fort Worth	Lubbock	



QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2021 | THIRD QUARTER

QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2021 | THIRD QUARTER (IN THOUSANDS)



ASSETS	SEPTEMBER 30,		DEPOSITS, LIABILITIES & EQUITY	SEPTEMBER 30,	
	2021	2020		2021	2020
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 11,602	\$ 7,812	Noninterest-bearing	\$ 619,492	\$ 390,141
Interest Bearing Bank Accounts	381,082	265,902	Interest-bearing	557,107	547,695
TOTAL CASH & CASH EQUIVALENTS	392,684	273,714	TOTAL DEPOSITS	1,176,599	937,836
SECURITIES			LIABILITIES		
U.S. Agencies	3,011	3,513	Overnight and Term Borrowings	22,638	183,553
Municipals & Other Investments	20,121	17,417	Other Liabilities	10,165	6,650
Mortgage-Backed Securities	1,609	2,949	TOTAL OTHER LIABILITIES	32,803	190,203
Other Debt Securities	20,500	4,250	TOTAL LIABILITIES	1,209,402	1,128,039
Unrealized Gains on Available for Sale Securities	1,334	1,218			
FRB, FHLB, & TIB Stock	5,998	5,335			
TOTAL SECURITIES	52,573	34,682			
LOANS			EQUITY		
Consumer Loans	5,572	5,640	Capital Stock	1,800	1,800
Commercial & Agriculture	325,892	384,028	Surplus	84,587	78,968
Real Estate	526,516	498,064	Retained Earnings	44,158	25,318
Other Loans & Leases	368	255	Accumulated Other Comprehensive Gain	1,054	962
TOTAL LOANS	858,348	887,987	TOTAL EQUITY	131,599	107,048
Reserve for Loan Losses	(11,263)	(10,889)			
TOTAL LOANS, NET OF RESERVE	847,085	877,098	TOTAL LIABILITIES & EQUITY	\$ 1,341,001	\$ 1,235,087
Bank Premises & Equipment, Net	22,362	22,329			
Other Assets	26,297	27,264			
TOTAL ASSETS	\$ 1,341,001	\$ 1,235,087			