

# LEADERSHIP TEAM FEATURE



RUSSELL  
HARTSFIELD

Formerly the President of the Dallas Region and President of Sponsored Lending at Texas Capital Bank, Russell Hartsfield brings over 40 years of corporate banking experience with 25 years of Private Equity expertise to Vista Bank. In his role as President of Corporate and Sponsored Lending, Mr. Hartsfield oversees small and middle market business growth operations. An undergrad and MBA from Texas Tech University, Hartsfield 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."*

ENTREPRENEURS BANKING ENTREPRENEURS 


# BOARD OF DIRECTORS

L. RICHARD COVERT  
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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	



MEMBER FDIC  EQUAL HOUSING LENDER



# QUARTERLY STATEMENT OF CONDITION

DECEMBER 2022  
FOURTH QUARTER



ENTREPRENEURS BANKING ENTREPRENEURS 

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

# QUARTERLY STATEMENT OF CONDITION

DECEMBER 2022 | FOURTH QUARTER (IN THOUSANDS)



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