

LEADERSHIP TEAM FEATURE



WILLIAM
IZLAR

Previously an investment banker at Jefferies, William Izlar brings almost ten years of experience advising financial institutions on mergers, acquisitions, capital raises, and other strategic initiatives. Over the last decade, William has worked across the financial services industry, from community banks to multinational financial institutions. At Vista, he works closely with our leadership team and the Board of Directors. Leading the corporate development function, Mr. Izlar evaluates potential mergers and other enterprise growth initiatives.

"I have had the privilege to work with Vista Bank and CEO John Steinmetz over the past several years, and the only thing more inspiring than the Bank's performance is the outstanding culture that he and the leadership team have built. I am humbled and excited to be a part of a strong team and look forward to contributing to Vista's bright future."

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

JUNE 2023
SECOND QUARTER

ENTREPRENEURS BANKING ENTREPRENEURS 

vistabank.com

QUARTERLY STATEMENT OF CONDITION

JUNE 2023 | SECOND QUARTER (IN THOUSANDS)



ASSETS	JUNE 30,		DEPOSITS, LIABILITIES & EQUITY	JUNE 30,	
	2023	2022		2023	2022
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 16,745	\$ 10,515	Noninterest-bearing	\$ 539,240	\$ 627,705
Interest Bearing Bank Accounts	291,927	174,407	Interest-bearing	1,098,336	637,647
TOTAL CASH & CASH EQUIVALENTS	308,672	184,922	TOTAL DEPOSITS	1,637,576	1,265,352
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	29,636	29,480	Overnight and Term Borrowings	55,000	20,000
U.S. Agencies	3,004	3,008	Other Liabilities	12,871	11,886
Municipals & Other Investments	68,735	39,579	TOTAL OTHER LIABILITIES	67,871	31,886
Mortgage-Backed Securities	14,187	11,661	TOTAL LIABILITIES	1,705,447	1,297,238
Other Debt Securities	31,705	30,000			
Unrealized Loss on AFS Securities	(4,810)	(2,643)	EQUITY		
FRB, FHLB, & TIB Stock	8,534	5,980	Capital Stock	1,800	1,800
TOTAL SECURITIES	150,991	117,065	Surplus	140,096	87,258
LOANS			Retained Earnings	80,913	57,223
Consumer Loans	6,947	5,596	Accumulated Other Comprehensive Loss	(3,800)	(2,087)
Commercial & Agriculture	362,152	301,929	TOTAL EQUITY	219,009	144,194
Real Estate	1,045,586	795,954			
Other Loans & Leases	528	248	TOTAL LIABILITIES & EQUITY	\$ 1,924,456	\$ 1,441,432
TOTAL LOANS	1,415,213	1,103,727			
Reserve for Loan Losses	(18,804)	(14,474)			
TOTAL LOANS, NET OF RESERVE	1,396,409	1,089,253			
Bank Premises & Equipment, Net	29,530	22,134			
Other Assets	38,854	28,058			
TOTAL ASSETS	\$ 1,924,456	\$ 1,441,432			