

LEADERSHIP TEAM FEATURE



PETER
STRINGER

Executive Vice President and Manager of Vista Bank's Financial Institutions Group, Peter Stringer spent over two decades building the Financial Institutions deposit-generating business for Texas Capital Bank into a \$7 billion department. With over twenty years of corporate banking experience at Bank of America, Mr. Stringer works closely with executive leadership and the Board of Directors to achieve strategic bankwide objectives.

"Throughout my career, I've learned how important it is to have the right foundation for organizational and personal growth and success. Beyond strong capitalization and a robust organic growth orientation, the right platform must include visionary leadership, unselfish teamwork, and a culture of winning. For me, Vista Bank checks all the boxes which is why I'm honored to be a part of this incredible team."

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



QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2023
THIRD QUARTER

QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2023 | THIRD QUARTER (IN THOUSANDS)



ASSETS	SEPTEMBER 30,	
	2023	2022
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 12,991	\$ 13,587
Interest Bearing Bank Accounts	311,124	195,699
TOTAL CASH & CASH EQUIVALENTS	324,115	209,286
SECURITIES		
U.S. Treasury	29,675	29,519
U.S. Agencies	3,003	3,007
Municipals & Other Investments	69,851	39,467
Mortgage-Backed Securities	14,104	11,540
Other Debt Securities	31,709	30,000
Unrealized Loss on AFS Securities	(7,943)	(4,238)
FRB, FHLB, & TIB Stock	9,002	6,080
TOTAL SECURITIES	149,401	115,375
LOANS		
Consumer Loans	6,545	5,538
Commercial & Agriculture	381,046	316,972
Real Estate	1,060,880	822,213
Other Loans & Leases	8,828	8,770
TOTAL LOANS & LEASES	1,457,299	1,153,493
Reserve for Loan Losses	(19,296)	(14,938)
TOTAL LOANS & LEASES, NET	1,438,003	1,138,555
Bank Premises & Equipment, Net	32,964	21,899
Other Assets	44,592	27,114
TOTAL ASSETS	\$ 1,989,075	\$ 1,512,229
DEPOSITS, LIABILITIES & EQUITY		
DEPOSITS		
Noninterest-bearing	\$ 489,870	\$ 607,678
Interest-bearing	1,229,988	712,970
TOTAL DEPOSITS	1,719,858	1,320,648
OTHER LIABILITIES		
Overnight and Term Borrowings	30,000	20,000
Other Liabilities	15,305	8,317
TOTAL OTHER LIABILITIES	45,305	28,317
TOTAL LIABILITIES	1,765,163	1,348,965
EQUITY		
Capital Stock	1,800	1,800
Surplus	140,380	100,835
Retained Earnings	88,007	63,977
Accumulated Other Comprehensive Loss	(6,275)	(3,348)
TOTAL EQUITY	223,912	163,264
TOTAL LIABILITIES & EQUITY	\$ 1,989,075	\$ 1,512,229