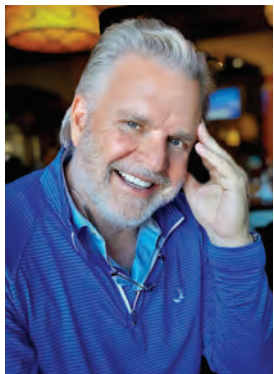


LEADERSHIP TEAM FEATURE



IN HONOR OF TONY 'T-MAN' STEPHENSON

Thoughtful, caring, loyal, and committed, Metro Market President Tony Stephenson was best known for his contagious smile and genuine love of others. A Dallas banking icon, Tony literally shaped the trajectory of our company through his tireless efforts and amazing reputation, helping us expand our footprint and eventually move our headquarters to Dallas, Texas.

Tony will be remembered for countless reasons and epic stories, but perhaps most for his passion for life lived on his terms. And what an amazing life it was. When not serving clients at all hours of the day and night, Tony and Lupita enjoyed their home in Mexico, riding bikes together through Uptown, a good round of golf, or grabbing a burger with friends at the Katy Trail Ice House.

Vista was blessed to have him while we did, and along with countless others across the world, we miss him dearly.

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 DECEMBER 2023 FOURTH QUARTER

QUARTERLY STATEMENT OF CONDITION

DECEMBER 2023 | FOURTH QUARTER (IN THOUSANDS)



ASSETS	DECEMBER 31,		DEPOSITS, LIABILITIES & EQUITY	DECEMBER 31,	
	2023	2022		2023	2022
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 17,111	\$ 13,929	Noninterest-bearing	\$ 460,584	\$ 601,980
Interest Bearing Bank Accounts	462,170	203,247	Interest-bearing	1,510,500	755,280
TOTAL CASH & CASH EQUIVALENTS	479,281	217,176	TOTAL DEPOSITS	1,971,084	1,357,260
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	29,715	29,558	Overnight and Term Borrowings	30,000	25,000
U.S. Agencies	2,002	3,006	Other Liabilities	12,663	9,516
Municipals & Other Investments	69,738	39,329	TOTAL OTHER LIABILITIES	42,663	34,516
Mortgage-Backed Securities	14,026	11,442	TOTAL LIABILITIES	2,013,747	1,391,776
Other Debt Securities	31,579	30,000			
Unrealized Loss on AFS Securities	(3,310)	(4,306)			
FRB, FHLB, & TIB Stock	9,110	6,563			
TOTAL SECURITIES	152,860	115,592			
LOANS			EQUITY		
Consumer Loans	6,152	5,537	Capital Stock	1,800	1,800
Commercial & Agriculture	440,052	309,018	Surplus	141,074	102,602
Real Estate	1,098,849	866,795	Retained Earnings	93,765	71,508
Other Loans & Leases	8,392	8,287	Accumulated Other Comprehensive Loss	(2,615)	(3,402)
TOTAL LOANS & LEASES	1,553,445	1,189,637	TOTAL EQUITY	234,024	172,508
Reserve for Loan Losses	(18,873)	(14,888)			
TOTAL LOANS & LEASES, NET	1,534,572	1,174,749			
Bank Premises & Equipment, Net	35,221	21,633			
Other Assets	45,837	35,134			
TOTAL ASSETS	\$ 2,247,771	\$ 1,564,284	TOTAL LIABILITIES & EQUITY	\$ 2,247,771	\$ 1,564,284