

LEADERSHIP TEAM FEATURE



DAN
SHEEHAN

Board Member and President of Vistabancshares, Dan Sheehan is responsible for supporting existing Vista Bank markets, overseeing the expansion into Palm Beach, Florida, and executing on specific bank-wide initiatives. Co-founder, Chairman and Chief Executive Officer of the Professional Holding Corp (NASDAQ: PFHD). Mr. Sheehan led the IPO and the dynamic team that scaled Pro Bank to \$3 billion prior to selling in 2023.

"I've had the privilege of working with Vista Bank President & CEO John Steinmetz for years and respect the way our skillsets compliment one another. Joining forces with his strong senior management team and expanding to Florida with my former colleagues fulfilled our original vision to bring the two pro-business markets together and is adding strong shareholder value to Vista Bank. I'm excited about what's on the horizon."

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

MARCH 2024
FIRST QUARTER

QUARTERLY STATEMENT OF CONDITION

MARCH 2024 | FIRST QUARTER (IN THOUSANDS)



ASSETS	MARCH 31,		LIABILITIES & EQUITY	MARCH 31,	
	2024	2023		2024	2023
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 9,459	\$ 12,369	Noninterest-bearing	\$ 405,438	\$ 528,857
Interest Bearing Bank Accounts	434,612	239,179	Interest-bearing	1,575,322	888,166
TOTAL CASH & CASH EQUIVALENTS	444,071	251,548	TOTAL DEPOSITS	1,980,760	1,417,023
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	24,750	29,597	Overnight and Term Borrowings	25,000	25,000
U.S. Agencies	1,001	3,005	Other Liabilities	10,006	7,730
Municipals & Other Investments	68,128	38,988	TOTAL OTHER LIABILITIES	35,006	32,730
Mortgage-Backed Securities	13,954	14,229	TOTAL LIABILITIES	2,015,766	1,449,753
Other Debt Securities	31,584	30,000			
Unrealized Loss on AFS Securities	(4,550)	(3,521)			
FRB, FHLB, & TIB Stock	9,270	6,801			
TOTAL SECURITIES	144,137	119,099			
LOANS					
Consumer Loans	5,610	5,406			
Commercial & Agriculture	500,948	312,694			
Real Estate	1,092,589	894,332			
Other Loans & Leases	7,692	9,057			
TOTAL LOANS	1,606,839	1,221,489			
Reserve for Loan Losses	(20,296)	(20,104)			
TOTAL LOANS, NET	1,586,543	1,201,385			
Bank Premises & Equipment, Net	37,070	24,162			
Other Assets	42,929	33,951			
TOTAL ASSETS	\$ 2,254,750	\$ 1,630,145	EQUITY		
			Capital Stock	1,800	1,800
			Surplus	141,349	106,372
			Retained Earnings	99,430	75,001
			Accumulated Other Comprehensive Loss	(3,595)	(2,781)
			TOTAL EQUITY	238,984	180,392
			TOTAL LIABILITIES & EQUITY	\$ 2,254,750	\$ 1,630,145