

LEADERSHIP TEAM FEATURE



CRAIG GENTRY
SENIOR VICE PRESIDENT
- COMMERCIAL LENDER

Pivoting from an illustrious professional baseball career, where he was named Texas Rangers' 2011 Rookie of the Year, Craig Gentry joined Vista Bank in the fall of 2021. Currently enrolled as a graduate student at the School of Banking at Colorado, Mr. Gentry will complete the program this July. Leveraging the same work ethic and core values that drove him to become a successful athlete, Craig has added enterprise value by building a strong industry reputation as well as a robust portfolio of incredible clients.

As I looked to transition from the business of baseball to the financial sector, I was introduced to Vista Bank, and never looked back. The entire team invested in me from day one, teaching me the business and providing me with the tools and mentoring I needed to win. I'm excited about what's on the horizon for our company and our clients.

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

MARCH 2025
FIRST QUARTER



ENTREPRENEURS BANKING ENTREPRENEURS

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QUARTERLY STATEMENT OF CONDITION

MARCH 2025 | FIRST QUARTER (IN THOUSANDS)



ASSETS

	MARCH 31,	
	2025	2024
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 10,104	\$ 9,459
Interest Bearing Bank Accounts	368,507	434,612
TOTAL CASH & CASH EQUIVALENTS	378,611	444,071
SECURITIES		
U.S. Treasury	14,906	24,750
U.S. Agencies	-	1,001
Municipals & Other Investments	60,986	68,128
Mortgage-Backed Securities	39,874	13,953
Other Debt Securities	31,578	31,584
Unrealized Loss on AFS Securities	(5,070)	(4,550)
FRB, FHLB, & TIB Stock	9,940	9,270
TOTAL SECURITIES	152,214	144,136
LOANS		
Consumer Loans	1,861	5,610
Commercial & Agriculture	541,488	500,948
Real Estate	1,312,959	1,092,589
Other Loans & Leases	733	7,692
TOTAL LOANS	1,857,041	1,606,839
Reserve for Loan Losses	(22,515)	(20,296)
TOTAL LOANS, NET	1,834,526	1,586,543
Bank Premises & Equipment, Net	33,730	37,070
Other Assets	39,041	42,930
TOTAL ASSETS	\$ 2,438,122	\$ 2,254,750

LIABILITIES & EQUITY

	MARCH 31,	
	2025	2024
DEPOSITS		
Noninterest-bearing	\$ 418,786	\$ 405,438
Interest-bearing	1,715,864	1,575,322
TOTAL DEPOSITS	2,134,650	1,980,760
OTHER LIABILITIES		
Overnight and Term Borrowings	15,000	25,000
Other Liabilities	16,753	10,006
TOTAL OTHER LIABILITIES	31,753	35,006
TOTAL LIABILITIES	2,166,403	2,015,766
EQUITY		
Capital Stock	1,800	1,800
Surplus	142,752	141,349
Retained Earnings	131,172	99,430
Accumulated Other Comprehensive Loss	(4,005)	(3,595)
TOTAL EQUITY	271,719	238,984
TOTAL LIABILITIES & EQUITY	\$ 2,438,122	\$ 2,254,750

UNAUDITED