

LEADERSHIP TEAM FEATURE



BOB MAHALIK
SENIOR VICE PRESIDENT

A seasoned financial expert with over four decades of regulatory experience at the Dallas Federal Reserve Bank, Bob Mahalik shifted to the private sector in 2024 as Vista Bank's Senior Vice President, Director of Strategic Initiatives and M&A Advisor.

With unparalleled expertise in mergers and acquisitions honed during his extensive tenure with the FED, Mahalik's deep understanding of regulatory frameworks, financial structures, and market dynamics uniquely equips Vista Bank to execute this vertical successfully.

After serving 40 years in the Federal Reserve Bank, there were only two banks in the district that I would have considered joining - my top choice being Vista Bank. With Vista's strong regulatory relationships at both the federal and state level, the bank is well-positioned to navigate multiple M&A opportunities and execute on Mr. Steinmetz's and the Board's vision to roll up Texas.

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 | Lubbock | Palm Beach

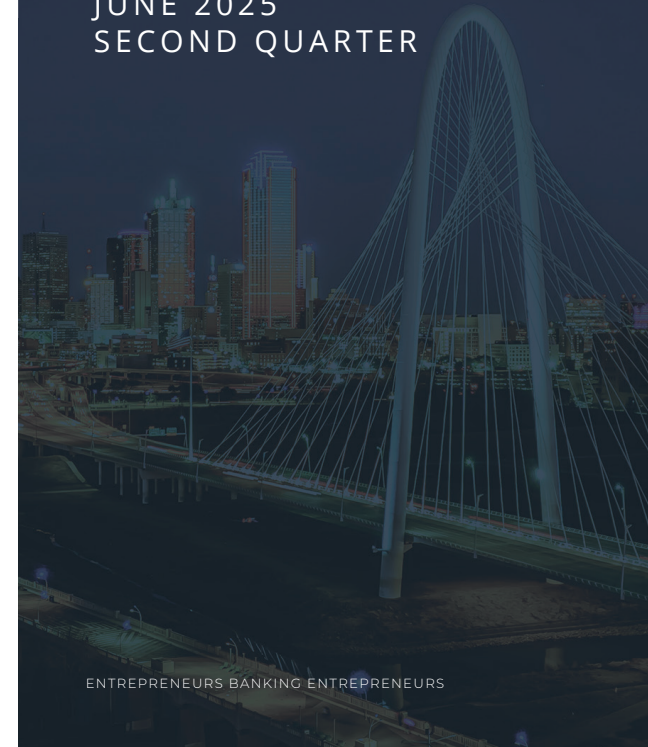


MEMBER FDIC  EQUAL HOUSING LENDER



QUARTERLY STATEMENT OF CONDITION

JUNE 2025
SECOND QUARTER



ENTREPRENEURS BANKING ENTREPRENEURS

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QUARTERLY STATEMENT OF CONDITION

JUNE 2025 | SECOND QUARTER (IN THOUSANDS)



ASSETS	JUNE 30,		LIABILITIES & EQUITY	JUNE 30,	
	2025	2024		2025	2024
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 22,110	\$ 10,788	Noninterest-bearing	\$ 399,739	\$ 389,009
Interest Bearing Bank Accounts	334,773	330,895	Interest-bearing	1,725,996	1,556,530
TOTAL CASH & CASH EQUIVALENTS	356,883	341,683	TOTAL DEPOSITS	2,125,735	1,945,539
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	9,936	19,786	Overnight and Term Borrowings	10,000	37,484
U.S. Agencies	2,990	1,000	Other Liabilities	15,949	13,472
Municipals & Other Investments	60,885	64,570	TOTAL OTHER LIABILITIES	25,949	50,956
Mortgage-Backed Securities	53,836	16,694	TOTAL LIABILITIES	2,151,684	1,996,495
Other Debt Securities	31,582	31,564			
Unrealized Loss on AFS Securities	(6,549)	(4,790)	EQUITY		
FRB, FHLB, & TIB Stock	10,113	9,324	Capital Stock	1,800	1,800
TOTAL SECURITIES	162,793	138,148	Surplus	143,126	141,686
LOANS			Retained Earnings	138,486	106,262
Consumer Loans	1,857	5,582	Accumulated Other Comprehensive Loss	(5,174)	(3,784)
Commercial & Agriculture	531,669	552,687	TOTAL EQUITY	278,238	245,964
Real Estate	1,323,886	1,115,312			
Other Loans & Leases	660	7,297	TOTAL LIABILITIES & EQUITY	\$ 2,429,922	\$ 2,242,459
TOTAL LOANS	1,858,072	1,680,878			
Reserve for Loan Losses	(21,197)	(19,723)			
TOTAL LOANS, NET	1,836,875	1,661,155			
Bank Premises & Equipment, Net	33,187	39,576			
Other Assets	40,184	61,897			
TOTAL ASSETS	\$ 2,429,922	\$ 2,242,459			