

LEADERSHIP TEAM FEATURE



MANDY AUSTIN
PRESIDENT OF
CORPORATE BANKING

With two decades of expertise in strategic financial leadership and corporate banking, Mandy Austin serves as Vista Bank's President of Corporate Banking. Highly respected in the field with a proven track record of driving growth and innovation, Ms. Austin spent 18 years at Bank of Texas, serving as Dallas Market President & CEO, leading the Corporate Banking division.

Respected industry-wide for team development, portfolio growth, client retention, risk management, and culture preservation, Ms. Austin has earned accolades such as Dallas Business Journal's Texas 100 and 40 Under 40.

I joined Vista Bank for its entrepreneurial leadership and ability to move fast when opportunities arise. Vista executes with purpose, stays true to its values, and never loses sight of what matters most—putting people first. It's exciting to be part of a team where innovation and integrity go hand in hand.

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

SEPTEMBER 2025
THIRD QUARTER



ENTREPRENEURS BANKING ENTREPRENEURS

› vistabank.com

QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2025 | THIRD QUARTER (IN THOUSANDS)



ASSETS	SEPTEMBER 30,		LIABILITIES & EQUITY	SEPTEMBER 30,	
	2025	2024		2025	2024
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 11,229	\$ 16,513	Noninterest-bearing	\$ 452,646	\$ 451,056
Interest Bearing Bank Accounts	409,495	371,602	Interest-bearing	1,768,396	1,667,350
TOTAL CASH & CASH EQUIVALENTS	420,724	388,115	TOTAL DEPOSITS	2,221,042	2,118,406
SECURITIES			OTHER LIABILITIES		
U.S. Treasury	9,955	19,828	Overnight and Term Borrowings	10,000	20,000
U.S. Agencies	2,990	-	Other Liabilities	19,444	17,816
Municipals & Other Investments	60,782	64,262	TOTAL OTHER LIABILITIES	29,444	37,816
Mortgage-Backed Securities	56,401	24,340	TOTAL LIABILITIES	2,250,486	2,156,222
Other Debt Securities	26,392	31,569			
Unrealized Loss on AFS Securities	(3,857)	(3,374)			
FRB, FHLB, & TIB Stock	10,072	9,486			
TOTAL SECURITIES	162,735	146,111			
LOANS					
Consumer Loans	1,652	5,285			
Commercial & Agriculture	558,458	595,074			
Real Estate	1,345,531	1,208,230			
Other Loans & Leases	658	7,194			
TOTAL LOANS	1,906,299	1,815,783			
Allowance for Credit Losses	(22,308)	(20,911)			
TOTAL LOANS, NET	1,883,991	1,794,872			
Bank Premises & Equipment, Net	32,516	38,877			
Other Assets	39,235	42,455			
TOTAL ASSETS	\$ 2,539,201	\$ 2,410,430	EQUITY		
			Capital Stock	1,800	1,800
			Surplus	143,503	142,063
			Retained Earnings	146,459	113,010
			Accumulated Other Comprehensive Loss	(3,047)	(2,665)
			TOTAL EQUITY	288,715	254,208
			TOTAL LIABILITIES & EQUITY	\$ 2,539,201	\$ 2,410,430