

Leadership Team Feature



Troy Stegemoeller

Troy Stegemoeller serves as the Chief Lending Officer of Vista Bank, where he oversees all lending activities. Mr. Stegemoeller has been with Vista Bank for 27 years. His definition of integrity is "Doing the right thing, especially when nobody is looking." Mr. Stegemoeller says his favorite part about working at Vista Bank is the quality of clients and employees he gets to work with everyday, stating, "At Vista Bank we are fortunate to work with individuals that have high intelligence, integrity and strong ambition. A combination that unfortunately seems to be a rare trait in this day and age. For that reason, I believe the future is bright for Vista Bank."



Directors

Mickey L. Long, Chairman

Rick Covert

Kirk McLaughlin

Scott McLaughlin

Dr. Jack Novak

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

Miranda McLaughlin Wise

Locations

Abernathy
Austin
Crosbyton
Dallas
Fort Worth
Hale Center
Hamlin
Idalou
Lorenzo
Lubbock
Petersburg
Plainview
Ralls
Rule
Vistabank.com



Quarterly Statement of Condition

June 2017



Quarterly Statement of Condition

June 30, 2017 / Second Quarter

Assets

	6/30/2017	6/30/2016
Cash and Due From Banks	\$ 11,466,296	\$ 9,505,494
Federal Funds Sold	6,069,001	36,184,000
Interest Bearing Bank Accounts	15,276,950	10,508,818
CASH & CASH EQUIVALENTS	\$ 32,812,247	\$ 56,198,312
<i>Securities</i>		
U.S. Agencies	\$ 21,972,475	\$ 10,585,212
Municipals & Other Investments	29,651,441	24,377,307
Unrealized Gains (Losses) - AFS Securities	876,785	1,645,927
FRB, FHLB, & TIB Stock	2,043,032	4,423,501
TOTAL SECURITIES	\$ 54,543,733	\$ 41,031,947
<i>Loans</i>		
Consumer Loans	\$ 9,990,329	\$ 8,582,061
Commercial & Agriculture	143,722,430	98,869,215
Real Estate	244,157,359	168,350,773
Other Loans	608,757	1,271,812
TOTAL LOANS	\$ 398,478,875	\$ 277,073,861
Reserve for Loan Losses	(4,012,677)	(2,773,499)
TOTAL LOANS, NET OF RESERVE	\$ 394,466,198	\$ 274,300,362
Bank Premises & Equipment, Net	\$ 11,438,541	\$ 11,177,893
Other Assets	24,542,823	10,803,675
TOTAL ASSETS	\$ 517,803,542	\$ 393,512,189

Deposits, Liabilities, & Capital

	6/30/2017	6/30/2016
<i>Deposits</i>		
Demand Deposits	\$ 29,601,652	\$ 75,406,890
Interest Bearing Demand Deposits	12,919,179	72,457,914
Savings Accounts	263,177,637	50,274,511
Time Deposits	142,648,787	81,822,313
TOTAL DEPOSITS	\$ 448,347,255	\$ 279,961,628
Overnight and Term Borrowings	-	66,000,000
Other Liabilities	1,784,762	\$ 1,253,603
TOTAL OTHER LIABILITIES	1,784,762	67,253,603
TOTAL LIABILITIES	\$ 450,132,017	\$ 347,215,231
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	51,129,583	32,497,101
Undivided Profits	14,163,263	10,913,545
Unrealized Gains (Losses) - Bonds & Taxes	578,679	1,086,312
TOTAL EQUITY CAPITAL	\$ 67,671,525	\$ 46,296,958
TOTAL LIABILITIES & CAPITAL	\$ 517,803,542	\$ 393,512,189