

## Leadership Team Feature



Toby Cecil

As Lubbock Market President and Chairman of the Presidents Council, Toby Cecil oversees Vista Bank's three Lubbock branches to ensure the region's credit quality and performance standards are met. He has been with the Bank for nearly a decade and is actively involved in the Lubbock community. As a former professional football player, Toby is a strong believer in teamwork. "At Vista Bank, it's all about the team. Everyone at Vista knows that we work better when we come together as a group. It's an unparalleled experience to be part of an organization where everyone feels like a member of the same family."



## Directors

Mickey L. Long, Chairman

Rick Covert

Bill Davis

Kirk McLaughlin

Scott McLaughlin

Jack Novak, M.D.

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

## Locations

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



## Quarterly Statement of Condition

March 2018



## Quarterly Statement of Condition

March 31, 2018 / First Quarter

(In Thousands)

### Assets

	March 31,	
	2018	2017
Cash and Due From Banks	\$ 15,259	\$ 8,194
Federal Funds Sold	-	36,531
Interest Bearing Bank Accounts	66,668	15,250
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>81,927</b>	<b>59,975</b>
<i>Securities</i>		
U.S. Agencies	10,010	10,031
Municipals & Other Investments	24,880	23,475
Unrealized Gains on Available for Sale Securities	241	746
FRB, FHLB, & TIB Stock	3,752	1,830
<b>TOTAL SECURITIES</b>	<b>38,883</b>	<b>36,082</b>
<i>Loans</i>		
Consumer Loans	8,509	7,249
Commercial & Agriculture	161,824	97,090
Real Estate	358,589	211,943
Other Loans & Leases	534	3,235
<b>TOTAL LOANS</b>	<b>529,456</b>	<b>319,517</b>
Reserve for Loan Losses	(5,012)	(3,492)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>524,444</b>	<b>316,025</b>
Bank Premises & Equipment, Net	20,506	11,199
Other Assets	20,203	20,968
<b>TOTAL ASSETS</b>	<b>\$ 685,963</b>	<b>\$ 444,249</b>

### Deposits, Liabilities, & Capital

	March 31,	
	2018	2017
<i>Deposits</i>		
Demand Deposits	\$ 38,577	\$ 30,625
Interest Bearing Demand Deposits	19,037	15,157
Savings Accounts	392,063	218,940
Time Deposits	154,343	117,704
<b>TOTAL DEPOSITS</b>	<b>604,020</b>	<b>382,426</b>
Overnight and Term Borrowings	-	-
Other Liabilities	4,842	7,767
<b>TOTAL OTHER LIABILITIES</b>	<b>4,842</b>	<b>7,767</b>
<b>TOTAL LIABILITIES</b>	<b>608,862</b>	<b>390,193</b>
<i>Equity Capital</i>		
Capital Stock	1,800	1,800
Surplus	56,633	38,598
Retained Earnings	18,478	13,165
Unrealized Gains on Available for Sale Securities	190	493
<b>TOTAL EQUITY CAPITAL</b>	<b>77,101</b>	<b>54,056</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 685,963</b>	<b>\$ 444,249</b>