

Leadership Team FEATURE



Sam Roark

A 2018 addition to the Vista Bank team, Sam Roark serves as Senior Vice President of Delivery Channels and holds more than 17 years of banking experience. Sam works with the Delivery Channels team behind the scenes to ensure the Bank's digital channels are first class. Additionally, he helped the Bank create a dedicated Treasury Management department shortly after he joined the organization. "When I joined the Vista team last year, I immediately noticed the commitment the Bank was making to enhance the overall customer experience through the digital channels. From my very first day, I've been astonished to witness how much this team is able to accomplish through dedication and hard work. I am blessed to serve our clients with such a great group of leaders and close teammates."

Board of Directors

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



Quarterly Statement of Condition

March 2019 | First Quarter

Quarterly Statement of Condition

March 31, 2019 | First Quarter

(In Thousands)



Assets

	MARCH 31,	
	2019	2018
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 8,144	\$ 15,259
Interest Bearing Bank Accounts	130,284	66,668
TOTAL CASH & CASH EQUIVALENTS	138,428	81,927
SECURITIES		
U.S. Agencies	8,511	10,010
Municipals & Other Investments	17,366	24,880
Mortgage-Backed Securities	2,741	-
Unrealized Gains on Available for Sale Securities	297	241
FRB, FHLB, & TIB Stock	4,694	3,752
TOTAL SECURITIES	33,609	38,883
LOANS		
Consumer Loans	7,165	8,510
Commercial & Agriculture	154,534	161,298
Real Estate	467,725	359,016
Other Loans & Leases	891	632
TOTAL LOANS	630,315	529,456
Reserve for Loan Losses	(6,144)	(5,012)
TOTAL LOANS, NET OF RESERVE	624,171	524,444
Bank Premises & Equipment, Net	21,540	20,506
Other Assets	22,752	20,203
TOTAL ASSETS	\$ 840,500	\$ 685,963

Deposits, Liabilities, & Equity

	MARCH 31,	
	2019	2018
DEPOSITS		
Noninterest-bearing	\$ 218,561	\$ 183,591
Interest-bearing	515,726	420,429
TOTAL DEPOSITS	734,287	604,020
LIABILITIES		
Overnight and Term Borrowings	22,873	2,959
Other Liabilities	3,986	1,883
TOTAL OTHER LIABILITIES	26,859	4,842
TOTAL LIABILITIES	761,146	608,862
EQUITY		
Capital Stock	1,800	1,800
Surplus	61,573	56,633
Retained Earnings	15,746	18,478
Unrealized Gains on Available for Sale Securities	235	190
TOTAL EQUITY	79,354	77,101
TOTAL LIABILITIES & CAPITAL	\$ 840,500	\$ 685,963