

Leadership Team Feature



Auden Herrera

Chief Operations Officer Auden Herrera joined Vista Bank in December, 2017, with more than 25 years of bank operations and acquisition experience. Mr. Herrera oversees the Bank's operational areas which include Loans, Deposits, Delivery Channels, Information Technology, and Compliance. He will also help ensure we are well-positioned as a premier bank with regard to both our processes and procedures. Auden's enthusiasm about being part of the Vista team has been no secret: "It is a blessing and privilege to work at Vista with a great group of bankers that respect and trust each other."



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

Locations

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



Quarterly Statement of Condition

December 2017



Quarterly Statement of Condition

December 31, 2017 / Fourth Quarter

(In Thousands)

Assets

	December 31,	
	2017	2016
Cash and Due From Banks	\$ 4,403	\$ 12,698
Federal Funds Sold	1,313	11,911
Interest Bearing Bank Accounts	60,990	15,228
CASH & CASH EQUIVALENTS	66,706	39,837
<i>Securities</i>		
U.S. Agencies	10,011	9,546
Municipals & Other Investments	26,731	23,965
Unrealized Gains on Available for Sale Securities	502	612
FRB, FHLB, & TIB Stock	3,061	1,370
TOTAL SECURITIES	40,305	35,493
<i>Loans</i>		
Consumer Loans	9,354	7,906
Commercial & Agriculture	147,482	104,410
Real Estate	303,697	181,245
Other Loans & Leases	420	3,210
TOTAL LOANS	460,953	296,771
Reserve for Loan Losses	(4,306)	(3,215)
TOTAL LOANS, NET OF RESERVE	456,647	293,556
Bank Premises & Equipment, Net	19,218	11,526
Other Assets	21,150	13,180
TOTAL ASSETS	\$ 604,026	\$ 393,592

Deposits, Liabilities, & Capital

	December 31,	
	2017	2016
<i>Deposits</i>		
Demand Deposits	\$ 156,215	\$ 106,959
Interest Bearing Demand Deposits	102,303	71,137
Savings Accounts	125,596	46,310
Time Deposits	143,982	118,086
TOTAL DEPOSITS	528,096	342,492
Overnight and Term Borrowings	2,980	678
Other Liabilities	2,212	3,134
TOTAL OTHER LIABILITIES	5,192	3,812
TOTAL LIABILITIES	533,288	346,304
<i>Equity Capital</i>		
Capital Stock	1,800	1,800
Surplus	51,608	32,595
Retained Earnings	16,999	12,489
Unrealized Gains on Available for Sale Securities	331	404
TOTAL EQUITY CAPITAL	70,738	47,288
TOTAL LIABILITIES & CAPITAL	\$ 604,026	\$ 393,592