

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
CASH & CASH EQUIVALENTS	81,927	59,975
<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
TOTAL SECURITIES	38,883	36,082
<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
TOTAL LOANS	529,456	319,517
Reserve for Loan Losses	(5,012)	(3,492)
TOTAL LOANS, NET OF RESERVE	524,444	316,025
Bank Premises & Equipment, Net	20,506	11,199
Other Assets	20,203	20,968
TOTAL ASSETS	\$ 685,963	\$ 444,249

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
TOTAL DEPOSITS	604,020	382,426
Overnight and Term Borrowings	-	-
Other Liabilities	4,842	7,767
TOTAL OTHER LIABILITIES	4,842	7,767
TOTAL LIABILITIES	608,862	390,193
<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
TOTAL EQUITY CAPITAL	77,101	54,056
TOTAL LIABILITIES & CAPITAL	\$ 685,963	\$ 444,249