

LEADERSHIP TEAM FEATURE



IAN
SCHAEFER

Joining Vista Bank in February of 2016, first as an intern then in ag lending before making his move to Loan Review and Vice President Loan Administration Manager, Ian Schaefer has played an integral role in our CARES Act lending, helping small businesses across Texas get the support they needed during the global pandemic. A graduate of Texas Tech University's College of Agriculture, with an MBA under his belt, Vista Bank was his first career choice.

"When I talk to vendors or new hires that worked elsewhere or with other clients, they consistently remark on the unique culture and level of excellence at Vista Bank. I love what I do and am humbled to be a part of the Vista family, making a real difference for those we serve."

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Plainview

Ralls



QUARTERLY STATEMENT OF CONDITION

MARCH 2021 | FIRST QUARTER

QUARTERLY STATEMENT OF CONDITION

MARCH 2021 | FIRST QUARTER (IN THOUSANDS)



ASSETS	MARCH 31,		DEPOSITS, LIABILITIES & EQUITY	MARCH 31,	
	2021	2020		2021	2020
CASH & CASH EQUIVALENTS					
Cash and Due From Banks	\$ 8,604	\$ 8,687	Noninterest-bearing	\$ 614,414	\$ 244,834
Interest Bearing Bank Accounts	388,972	150,867	Interest-bearing	555,333	527,638
TOTAL CASH & CASH EQUIVALENTS	397,576	159,554		1,169,747	772,472
SECURITIES					
U.S. Agencies	3,013	4,516	LIABILITIES		
Municipals & Other Investments	21,429	17,518	Overnight and Term Borrowings	71,165	42,782
Mortgage-Backed Securities	2,155	3,796	Other Liabilities	9,188	4,128
Other Debt Securities	8,500	-	TOTAL OTHER LIABILITIES	80,353	46,910
Unrealized Gains (Losses) on Available for Sale Securities	1,280	(267)	TOTAL LIABILITIES	1,250,100	819,382
FRB, FHLB, & TIB Stock	5,993	5,100	EQUITY		
TOTAL SECURITIES	42,370	30,663	Capital Stock	1,800	1,800
LOANS					
Consumer Loans	5,495	5,469	Surplus	84,526	63,682
Commercial & Agriculture	378,616	183,579	Retained Earnings	33,524	20,401
Real Estate	509,574	486,250	Accumulated Other Comprehensive Gain (Loss)	1,012	(211)
Other Loans & Leases	324	443	TOTAL EQUITY	120,862	85,672
TOTAL LOANS	894,009	675,741	TOTAL LIABILITIES & CAPITAL	\$ 1,370,962	\$ 905,054
Reserve for Loan Losses	(10,826)	(7,494)			
TOTAL LOANS, NET OF RESERVE	883,183	668,247			
Bank Premises & Equipment, Net	22,876	21,958			
Other Assets	24,957	24,632			
TOTAL ASSETS	\$ 1,370,962	\$ 905,054			