

LEADERSHIP TEAM FEATURE



AUDEN
HERRERA

With over 30 years of bank operations and acquisition experience, Auden Herrera has served as Vista Bank's Chief Operations Officer for almost five years. Preparing the way for the Bank to grow responsibly and exponentially, Herrera onboarded the team and tools necessary to scale the Bank across all verticals including loan and deposit operations, compliance, information security, delivery channels, technology, and more. Known for his commitment to culture, Auden's enthusiasm is contagious.

"The Vista family is incredibly talented and tenacious, but also fun! Vista is blessed to attract and retain this caliber of people and I'm thankful every day to serve alongside them and lead out as we move the organization forward."

BOARD OF DIRECTORS

L. RICHARD COVERT
WILLIAM F. DAVIS
KIRK A. MCLAUGHLIN
SCOTT M. MCLAUGHLIN
JACK J. NOVAK, M.D.
SCOTT A. REED
JOHN D. STEINMETZ
JUSTIN L. THOMAS
PATRICIA M. THOMAS
BRYAN J. WICK

LOCATIONS

Abernathy	Hale Center	Petersburg
Austin	Haskell	Plainview
Dallas	Idalou	Ralls
Fort Worth	Lubbock	



QUARTERLY STATEMENT OF CONDITION

MARCH 2022 | FIRST QUARTER

QUARTERLY STATEMENT OF CONDITION

MARCH 2022 | FIRST QUARTER (IN THOUSANDS)



ASSETS	MARCH 31,		DEPOSITS, LIABILITIES & EQUITY	MARCH 31,	
	2022	2021		2022	2021
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 16,787	\$ 8,604	Noninterest-bearing	\$ 624,476	\$ 614,414
Interest Bearing Bank Accounts	198,746	388,972	Interest-bearing	570,973	555,333
TOTAL CASH & CASH EQUIVALENTS	215,533	397,576	TOTAL DEPOSITS	1,195,449	1,169,747
SECURITIES			LIABILITIES		
U.S. Treasury	29,442	-	Overnight and Term Borrowings	22,588	71,165
U.S. Agencies	3,009	3,013	Other Liabilities	7,130	9,188
Municipals & Other Investments	39,765	21,429	TOTAL OTHER LIABILITIES	29,718	80,353
Mortgage-Backed Securities	11,813	2,155	TOTAL LIABILITIES	1,225,167	1,250,100
Other Debt Securities	30,000	8,500			
Unrealized (Loss) Gain on AFS Securities	(731)	1,280			
FRB, FHLB, & TIB Stock	5,831	5,993			
TOTAL SECURITIES	119,129	42,370			
LOANS			EQUITY		
Consumer Loans	5,415	5,495	Capital Stock	1,800	1,800
Commercial & Agriculture	294,668	378,616	Surplus	84,692	84,526
Real Estate	693,945	509,574	Retained Earnings	52,001	33,524
Other Loans & Leases	467	324	Accumulated Other Comprehensive (Loss) Gain	(577)	1,012
TOTAL LOANS	994,495	894,009	TOTAL EQUITY	137,916	120,862
Reserve for Loan Losses	(13,306)	(10,826)			
TOTAL LOANS, NET OF RESERVE	981,189	883,183	TOTAL LIABILITIES & EQUITY	\$ 1,363,083	\$ 1,370,962
Bank Premises & Equipment, Net	22,310	22,876			
Other Assets	24,922	24,957			
TOTAL ASSETS	\$ 1,363,083	\$ 1,370,962			