

# LEADERSHIP TEAM FEATURE



ELIZABETH  
RAPLINGER

Joining the Vista Bank Finance Team as Assistant Controller in August of 2018, Elizabeth provides financial data and reporting analysis to support various teams across the organization.

After earning both her Bachelor of Science in Business and Master of Accounting degrees from the University of Kansas, Elizabeth spent four years in the audit department at Grant Thornton LLP, where she audited community banks in the Dallas region before making her move to Vista Bank.

*"I am honored to be a member of an organization focused on making an impact in our community, while fostering a company culture where team members are empowered to achieve personal & professional goals. Vista is truly an incredible organization built by incredible people."*

# BOARD OF DIRECTORS

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# LOCATIONS

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



# QUARTERLY STATEMENT OF CONDITION

JUNE 2021 | SECOND QUARTER

# QUARTERLY STATEMENT OF CONDITION

JUNE 2021 | SECOND QUARTER (IN THOUSANDS)



ASSETS	JUNE 30,		DEPOSITS, LIABILITIES & EQUITY	JUNE 30,	
	2021	2020		2021	2020
<b>CASH &amp; CASH EQUIVALENTS</b>			<b>DEPOSITS</b>		
Cash and Due From Banks	\$ 8,990	\$ 8,265	Noninterest-bearing	\$ 593,622	\$ 315,032
Interest Bearing Bank Accounts	324,672	201,618	Interest-bearing	569,111	552,480
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>333,662</b>	<b>209,883</b>	<b>TOTAL DEPOSITS</b>	<b>1,162,733</b>	<b>867,512</b>
<b>SECURITIES</b>			<b>LIABILITIES</b>		
U.S. Agencies	3,012	-	Overnight and Term Borrowings	22,663	158,576
Municipals & Other Investments	21,320	4,515	Other Liabilities	9,134	5,011
Mortgage-Backed Securities	1,843	17,430	<b>TOTAL OTHER LIABILITIES</b>	<b>31,797</b>	<b>163,587</b>
Other Debt Securities	8,500	3,409	<b>TOTAL LIABILITIES</b>	<b>1,194,530</b>	<b>1,031,099</b>
Unrealized Gains on Available for Sale Securities	1,545	1,173			
FRB, FHLB, & TIB Stock	5,996	5,120			
<b>TOTAL SECURITIES</b>	<b>42,216</b>	<b>31,647</b>			
<b>LOANS</b>			<b>EQUITY</b>		
Consumer Loans	5,582	5,508	Capital Stock	1,800	1,800
Commercial & Agriculture	373,921	358,242	Surplus	84,553	63,825
Real Estate	526,777	476,772	Retained Earnings	38,629	23,737
Other Loans & Leases	326	395	Accumulated Other Comprehensive Gain (Loss)	1,221	927
<b>TOTAL LOANS</b>	<b>906,606</b>	<b>840,917</b>	<b>TOTAL EQUITY</b>	<b>126,203</b>	<b>90,289</b>
Reserve for Loan Losses	(11,027)	(8,827)			
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>895,579</b>	<b>832,090</b>	<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 1,320,733</b>	<b>\$ 1,121,388</b>
Bank Premises & Equipment, Net	22,704	22,257			
Other Assets	26,572	25,511			
<b>TOTAL ASSETS</b>	<b>\$ 1,320,733</b>	<b>\$ 1,121,388</b>			