

LEADERSHIP TEAM FEATURE



MORGAN
HOLTRY

With nearly a decade of industry and regulatory experience, including five years in C&I lending and most recently as a commissioned bank examiner with the Federal Reserve Bank of Dallas, Morgan Holtry recently joined Vista Bank as Vice President of Enterprise Risk Management. Helping ensure the Bank's exponential growth is measured and responsible, while balancing that with our entrepreneurial ethos, Morgan has already created significant enterprise value.

"Vista's vibrant and entrepreneurial spirit is what drew me to the organization from the start. The culture is marked by a strong "go-getter" mentality that centers on putting People First. I'm incredibly thankful to work alongside individuals of such caliber and vision from the top down"

BOARD OF DIRECTORS

L. RICHARD COVERT
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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

JUNE 2022 | SECOND QUARTER

QUARTERLY STATEMENT OF CONDITION

JUNE 2022 | SECOND QUARTER (IN THOUSANDS)



ASSETS	JUNE 30,		DEPOSITS, LIABILITIES & EQUITY	JUNE 30,	
	2022	2021		2022	2021
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 10,515	\$ 8,990	Noninterest-bearing	\$ 627,705	\$ 593,622
Interest Bearing Bank Accounts	174,407	324,672	Interest-bearing	637,647	569,111
TOTAL CASH & CASH EQUIVALENTS	184,922	333,662	TOTAL DEPOSITS	1,265,352	1,162,733
SECURITIES			LIABILITIES		
U.S. Treasury	29,480	-	Overnight and Term Borrowings	20,000	22,663
U.S. Agencies	3,008	3,012	Other Liabilities	11,886	9,134
Municipals & Other Investments	39,579	21,320	TOTAL OTHER LIABILITIES	31,886	31,797
Mortgage-Backed Securities	11,661	1,843	TOTAL LIABILITIES	1,297,238	1,194,530
Other Debt Securities	30,000	8,500			
Unrealized (Loss) Gain on AFS Securities	(2,643)	1,545	EQUITY		
FRB, FHLB, & TIB Stock	5,980	5,996	Capital Stock	1,800	1,800
TOTAL SECURITIES	117,065	42,216	Surplus	87,258	84,553
			Retained Earnings	57,223	38,629
LOANS			Accumulated Other Comprehensive (Loss) Gain	(2,087)	1,221
Consumer Loans	5,596	5,582	TOTAL EQUITY	144,194	126,203
Commercial & Agriculture	301,929	373,921			
Real Estate	795,954	526,777	TOTAL LIABILITIES & EQUITY	\$ 1,441,432	\$ 1,320,733
Other Loans & Leases	248	326			
TOTAL LOANS	1,103,727	906,606			
Reserve for Loan Losses	(14,474)	(11,027)			
TOTAL LOANS, NET OF RESERVE	1,089,253	895,579			
Bank Premises & Equipment, Net	22,134	22,704			
Other Assets	28,058	26,572			
TOTAL ASSETS	\$ 1,441,432	\$ 1,320,733			