

LEADERSHIP TEAM FEATURE



LUBBOCK
SMITH III

With over ten years of experience in building educational and community outreach programs, business development, and nonprofit leadership, Lubbock Smith III joined Vista Bank last year as the Director of Community Development & Vista Outreach. Focusing on financial literacy in underserved communities, Lubbock also seeks lending opportunities for minority-owned businesses, builds strategic partnerships, and assists the bank in its Community Reinvestment Act program, adding enterprise and shareholder value.

"Since day one, Vista Bank has always felt like my home and its team members like family. Serving our local communities by teaching people how to 'fish' has never been a job for me, but instead my life's calling and passion. It's just part of the many ways Vista puts People First and I am honored to be a part of a team that values hustle, heart, and humility."

ENTREPRENEURS BANKING ENTREPRENEURS 

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

SEPTEMBER 2022 | THIRD QUARTER

MEMBER FDIC  EQUAL HOUSING LENDER

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QUARTERLY STATEMENT OF CONDITION

SEPTEMBER 2022 | THIRD QUARTER (IN THOUSANDS)



ASSETS

	SEPTEMBER 30,	
	2022	2021
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 13,587	\$ 11,602
Interest Bearing Bank Accounts	195,699	381,082
TOTAL CASH & CASH EQUIVALENTS	209,286	392,684
SECURITIES		
U.S. Treasury	29,519	-
U.S. Agencies	3,007	3,011
Municipals & Other Investments	39,467	20,121
Mortgage-Backed Securities	11,540	1,609
Other Debt Securities	30,000	20,500
Unrealized (Loss) Gain on AFS Securities	(4,238)	1,334
FRB, FHLB, & TIB Stock	6,080	5,998
TOTAL SECURITIES	115,375	52,573
LOANS		
Consumer Loans	5,538	5,572
Commercial & Agriculture	325,127	325,892
Real Estate	822,213	526,516
Other Loans & Leases	615	368
TOTAL LOANS	1,153,493	858,348
Reserve for Loan Losses	(14,938)	(11,263)
TOTAL LOANS, NET OF RESERVE	1,138,555	847,085
Bank Premises & Equipment, Net	21,899	22,362
Other Assets	27,114	26,297
TOTAL ASSETS	\$ 1,512,229	\$ 1,341,001

DEPOSITS, LIABILITIES & EQUITY

	SEPTEMBER 30,	
	2022	2021
DEPOSITS		
Noninterest-bearing	\$ 607,678	\$ 619,492
Interest-bearing	712,970	557,107
TOTAL DEPOSITS	1,320,648	1,176,599
LIABILITIES		
Overnight and Term Borrowings	20,000	22,638
Other Liabilities	8,317	10,165
TOTAL OTHER LIABILITIES	28,317	32,803
TOTAL LIABILITIES	1,348,965	1,209,402
EQUITY		
Capital Stock	1,800	1,800
Surplus	100,835	84,587
Retained Earnings	63,977	44,158
Accumulated Other Comprehensive (Loss) Gain	(3,348)	1,054
TOTAL EQUITY	163,264	131,599
TOTAL LIABILITIES & EQUITY	\$ 1,512,229	\$ 1,341,001