

Leadership Team FEATURE



Tony Stephenson

Tony Stephenson joined Vista Bank in 2017 as Dallas Market President. Bringing with him nearly two decades of banking experience, Tony has formed close relationships with clients and industry leaders throughout the metroplex and is well-known for being a top producer. "I owe much of my career success to putting clients first and creating lasting relationships. I joined Vista Bank because it was obvious they have the same mindset. I'm blessed to be part of an organization that has such high standards for client service. The culture we are both maintaining and creating is very unique for a banking organization. I am very excited about the future for Vista Bank."

Board of Directors

Mickey L. Long, Chairman

Rick Covert

Bill Davis

Kirk McLaughlin

Scott McLaughlin

Jack Novak, M.D.

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

Locations

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



Quarterly Statement of Condition

> June 2018
Second Quarter

> vistabank.com

Quarterly Statement of Condition

June 30, 2018 | Second Quarter

(In Thousands)

Assets

	JUNE 30, 2018	JUNE 30, 2017
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 22,549	\$ 13,710
Federal Funds Sold	-	3,825
Interest Bearing Bank Accounts	76,983	15,277
TOTAL CASH & CASH EQUIVALENTS	99,532	32,812
SECURITIES		
U.S. Agencies	10,010	12,011
Municipals & Other Investments	24,010	39,613
Unrealized Gains on Available for Sale Securities	215	877
FRB, FHLB, & TIB Stock	3,771	2,043
TOTAL SECURITIES	38,006	54,544
LOANS		
Consumer Loans	8,384	9,969
Commercial & Agriculture	181,631	141,360
Real Estate	388,662	245,502
Other Loans & Leases	1,631	1,405
TOTAL LOANS	580,308	398,236
Reserve for Loan Losses	(5,529)	(3,773)
TOTAL LOANS, NET OF RESERVE	574,779	394,463
Bank Premises & Equipment, Net	21,036	11,439
Other Assets	21,170	24,637
TOTAL ASSETS	\$ 754,523	\$ 517,895

Deposits, Liabilities, & Capital

	JUNE 30, 2018	JUNE 30, 2017
DEPOSITS		
Noninterest-bearing	\$ 194,019	\$ 145,223
Interest-bearing	475,303	303,124
TOTAL DEPOSITS	669,322	448,347
LIABILITIES		
Overnight and Term Borrowings	-	-
Other Liabilities	5,957	1,786
TOTAL OTHER LIABILITIES	5,957	1,786
TOTAL LIABILITIES	675,279	450,133
EQUITY CAPITAL		
Capital Stock	1,800	1,800
Surplus	56,727	51,130
Retained Earnings	20,547	14,253
Unrealized Gains on Available for Sale Securities	170	579
TOTAL EQUITY CAPITAL	79,244	67,762
TOTAL LIABILITIES & CAPITAL	\$ 754,523	\$ 517,895