

## Leadership Team FEATURE



Leah Corona

A banking veteran of more than 25 years, Leah Corona joined Vista Bank in 2018 as Senior Vice President, Retail Branch Operations Manager. Leah has made great strides in implementing policies and services — both bank-wide and at each branch — to support the Bank’s continued growth while ensuring our clients continue to experience best-in-class service. “Working for community banks for the entirety of my career has provided me with a unique perspective on the ever-changing needs and expectations of clients. Over the last several months with Vista, it’s apparent that we have the right team members, culture, and services to be a front-runner in our industry.”

## Board of Directors

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 2019 | Second Quarter

# Quarterly Statement of Condition

June 30, 2019 | Second Quarter

(In Thousands)



## Assets

	JUNE 30,	
	2019	2018
<b>CASH &amp; CASH EQUIVALENTS</b>		
Cash and Due From Banks	\$ 9,781	\$ 22,549
Interest Bearing Bank Accounts	78,667	76,983
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>88,448</b>	<b>99,532</b>
<b>SECURITIES</b>		
U.S. Agencies	8,508	10,010
Municipals & Other Investments	17,447	24,010
Mortgage-Backed Securities	2,611	-
Unrealized Gains on Available for Sale Securities	571	216
FRB, FHLB, & TIB Stock	4,962	3,771
<b>TOTAL SECURITIES</b>	<b>34,099</b>	<b>38,007</b>
<b>LOANS</b>		
Consumer Loans	6,818	8,383
Commercial & Agriculture	173,778	181,631
Real Estate	467,457	388,662
Other Loans & Leases	991	1,632
<b>TOTAL LOANS</b>	<b>649,044</b>	<b>580,308</b>
Reserve for Loan Losses	(6,142)	(5,529)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>642,902</b>	<b>574,779</b>
Bank Premises & Equipment, Net	21,717	21,036
Other Assets	23,542	21,169
<b>TOTAL ASSETS</b>	<b>\$ 810,708</b>	<b>\$ 754,523</b>

## Deposits, Liabilities, & Equity

	JUNE 30,	
	2019	2018
<b>DEPOSITS</b>		
Noninterest-bearing	\$ 201,023	\$ 194,019
Interest-bearing	501,227	475,303
<b>TOTAL DEPOSITS</b>	<b>702,250</b>	<b>669,322</b>
<b>LIABILITIES</b>		
Overnight and Term Borrowings	22,851	2,938
Other Liabilities	3,572	3,019
<b>TOTAL OTHER LIABILITIES</b>	<b>26,423</b>	<b>5,957</b>
<b>TOTAL LIABILITIES</b>	<b>728,673</b>	<b>675,279</b>
<b>EQUITY</b>		
Capital Stock	1,800	1,800
Surplus	61,709	56,727
Retained Earnings	18,075	20,547
Unrealized Gains on Available for Sale Securities	451	170
<b>TOTAL EQUITY</b>	<b>82,035</b>	<b>79,244</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 810,708</b>	<b>\$ 754,523</b>