

Leadership Team FEATURE



Marcus Williams

Since joining Vista Bank in 2016, Senior Vice President Lending, Marcus Williams, has played an integral role in our footprint expansion. Part of a lean team that launched our Fort Worth loan production office, he helped grow the location into a full-service branch operation. In the face of Q1 pandemic challenges, Marcus forged ahead, helping lead our team of Paycheck Protection Program experts to provide a funding lifeline to over 1700 Main Street small businesses to date, 74% of whom are new to Vista Bank. "Our 108-year strong commitment to small business and nimble approach allowed us to act quickly on the rare opportunity to help save real jobs during this unprecedented time. Working in the trenches with my Vista colleagues pulling all-nighters to make it happen was humbling and rewarding, the true definition of People First."

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

March 2020 | First Quarter

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March 2020 | First Quarter

(In Thousands)



Assets

	MARCH 31,	
	2020	2019
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 8,687	\$ 8,144
Interest Bearing Bank Accounts	150,867	130,284
TOTAL CASH & CASH EQUIVALENTS	159,554	138,428
SECURITIES		
U.S. Agencies	4,516	8,511
Municipals & Other Investments	17,518	17,366
Mortgage-Backed Securities	3,796	2,741
Unrealized Gains on Available for Sale Securities	(267)	297
FRB, FHLB, & TIB Stock	5,100	4,694
TOTAL SECURITIES	30,663	33,609
LOANS		
Consumer Loans	5,469	7,165
Commercial & Agriculture	183,579	154,534
Real Estate	486,250	467,725
Other Loans & Leases	443	891
TOTAL LOANS	675,741	630,315
Reserve for Loan Losses	(7,494)	(6,144)
TOTAL LOANS, NET OF RESERVE	668,247	624,171
Bank Premises & Equipment, Net	21,958	21,540
Other Assets	24,632	22,752
TOTAL ASSETS	\$ 905,054	\$ 840,500

Deposits, Liabilities, & Equity

	MARCH 31,	
	2020	2019
DEPOSITS		
Noninterest-bearing	\$ 244,834	\$ 218,561
Interest-bearing	527,638	515,726
TOTAL DEPOSITS	772,472	734,287
LIABILITIES		
Overnight and Term Borrowings	42,782	22,873
Other Liabilities	4,128	3,986
TOTAL OTHER LIABILITIES	46,910	26,859
TOTAL LIABILITIES	819,382	761,146
EQUITY		
Capital Stock	1,800	1,800
Surplus	63,682	61,573
Retained Earnings	20,401	15,746
Unrealized Gains on Available for Sale Securities	(211)	235
TOTAL EQUITY	85,672	79,354
TOTAL LIABILITIES & CAPITAL	\$ 905,054	\$ 840,500