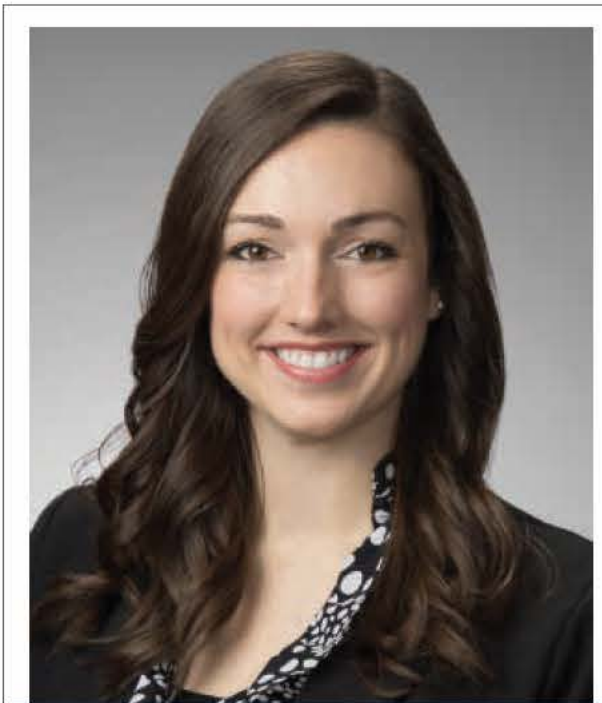


Leadership Team FEATURE



Deanna Hargrove

Vista Bank welcomed Deanna Hargrove as Vice President, Director of Finance & Controller in August of 2017. With more than five years of experience in the banking industry, Deanna has proved to be an integral member of the Vista Bank Finance team as she continually improves and streamlines the Bank's processes and procedures. "I'm very proud and blessed to be part of the Vista Bank team – especially during such an exciting time of growth and progress. As the Finance Department continues to implement procedural efficiencies within the Bank, we are scaling ourselves for the growth we are currently undergoing and expect to experience.

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

> September 2018
Third Quarter

Quarterly Statement of Condition

September 30, 2018 | Third Quarter

(In Thousands)

Assets

	SEPTEMBER 30,	
	2018	2017
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 8,920	\$ 10,637
Federal Funds Sold	-	282
Interest Bearing Bank Accounts	46,861	38,905
TOTAL CASH & CASH EQUIVALENTS	55,781	49,824
SECURITIES		
U.S. Treasury	-	9,988
U.S. Agencies	11,023	10,011
Municipals & Other Investments	18,935	27,415
Mortgage-Backed Securities	2,959	-
Unrealized Gains on Available for Sale Securities	(49)	805
FRB, FHLB, & TIB Stock	4,061	3,636
TOTAL SECURITIES	36,929	51,855
LOANS		
Consumer Loans	8,565	9,718
Commercial & Agriculture	184,866	158,979
Real Estate	434,571	274,228
Other Loans & Leases	857	715
TOTAL LOANS	628,859	443,640
Reserve for Loan Losses	(5,937)	(4,126)
TOTAL LOANS, NET OF RESERVE	622,922	439,514
Bank Premises & Equipment, Net	21,077	18,340
Other Assets	40,740	21,153
TOTAL ASSETS	\$ 777,449	\$ 580,686

Deposits, Liabilities, & Equity

	SEPTEMBER 30,	
	2018	2017
DEPOSITS		
Noninterest-bearing	\$ 196,298	\$ 140,373
Interest-bearing	471,821	360,807
TOTAL DEPOSITS	668,119	501,180
LIABILITIES		
Overnight and Term Borrowings	22,917	5,000
Other Liabilities	3,272	4,950
TOTAL OTHER LIABILITIES	26,189	9,950
TOTAL LIABILITIES	694,308	511,130
EQUITY CAPITAL		
Capital Stock	1,800	1,800
Surplus	59,915	51,535
Retained Earnings	21,465	15,690
Unrealized Gains on Available for Sale Securities	(39)	531
TOTAL EQUITY CAPITAL	83,141	69,556
TOTAL LIABILITIES & CAPITAL	\$ 777,449	\$ 580,686