

Leadership Team FEATURE



Cathy Landtroop

Officially joining Vista Bank as Chief Marketing and Communications Officer earlier this year, Cathy Landtroop focuses on brand elevation and strategic growth initiatives. With 20+ years experience in traditional, digital, and earned media, Landtroop sold her successful agency to take the communications helm, where her results-driven approach immediately helped scale the Bank's small business relief efforts, helping thousands of entrepreneurs (75% of whom are new clients) navigate the pandemic, while supporting the Bank's organic growth strategy. "2020, while challenging, has brought out the very best in this Vista family and I'm humbled to play a small role. I can imagine no better leadership, no better team and no better time to brand Vista as the entrepreneur's bank. Standing up for the economy's first responders in their time of need has been not only impactful but extremely fulfilling."

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 2020 | Second Quarter

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June 2020 | Second Quarter

(In Thousands)



Assets

	JUNE 30,	
	2020	2019
CASH & CASH EQUIVALENTS		
Cash and Due From Banks	\$ 8,265	\$ 9,781
Interest Bearing Bank Accounts	201,618	78,667
TOTAL CASH & CASH EQUIVALENTS	209,883	88,448
SECURITIES		
U.S. Agencies	4,515	8,507
Municipals & Other Investments	17,430	17,447
Mortgage-Backed Securities	3,409	2,612
Unrealized Gains on Available for Sale Securities	1,173	571
FRB, FHLB, & TIB Stock	5,120	4,962
TOTAL SECURITIES	31,647	34,099
LOANS		
Consumer Loans	5,508	6,819
Commercial & Agriculture	358,242	173,778
Real Estate	476,772	467,457
Other Loans & Leases	395	990
TOTAL LOANS	840,917	649,044
Reserve for Loan Losses	(8,827)	(6,142)
TOTAL LOANS, NET OF RESERVE	832,090	642,902
Bank Premises & Equipment, Net	22,257	21,717
Other Assets	25,511	23,542
TOTAL ASSETS	\$ 1,121,388	\$ 810,708

Deposits, Liabilities, & Equity

	JUNE 30,	
	2020	2019
DEPOSITS		
Noninterest-bearing	\$ 315,032	\$ 201,023
Interest-bearing	552,480	501,227
TOTAL DEPOSITS	867,512	702,250
LIABILITIES		
Overnight and Term Borrowings	158,576	22,851
Other Liabilities	5,011	3,572
TOTAL OTHER LIABILITIES	163,587	26,423
TOTAL LIABILITIES	1,031,099	728,673
EQUITY		
Capital Stock	1,800	1,800
Surplus	63,825	61,709
Retained Earnings	23,737	18,075
Unrealized Gains on Available for Sale Securities	927	451
TOTAL EQUITY	90,289	82,035
TOTAL LIABILITIES & CAPITAL	\$ 1,121,388	\$ 810,708