

LEADERSHIP TEAM FEATURE



MATT
WILLIS

In his 8th year with Vista Bank and 17th year in the banking industry, Director of Strategic Initiatives and Investor Relations, Matt Willis has always put People First. From his beginning roles as Mail Clerk, Teller, and Purchasing Coordinator to Human Resource Director and today's responsibilities, his vast experience and loyalty have served Vista Bank and our shareholders well over the years.

"Coming from a background in HR and business management, it's always been important to me to ensure everyone on our team has what they need for success. Our shareholder relationships and the family culture we have here at Vista align with my personal mission, which adds purpose and fulfillment to each day."

BOARD OF DIRECTORS

L. RICHARD COVERT

WILLIAM F. DAVIS

KIRK A. MCLAUGHLIN

SCOTT M. MCLAUGHLIN

JACK J. NOVAK, M.D.

SCOTT A. REED

JOHN D. STEINMETZ

JUSTIN L. THOMAS

PATRICIA M. THOMAS

BRYAN J. WICK

LOCATIONS

Abernathy

Hale Center

Petersburg

Austin

Haskell

Plainview

Dallas

Idalou

Ralls

Fort Worth

Lubbock



QUARTERLY STATEMENT OF CONDITION

DECEMBER 2021 | FOURTH QUARTER

QUARTERLY STATEMENT OF CONDITION

DECEMBER 2021 | FOURTH QUARTER (IN THOUSANDS)



ASSETS	DECEMBER 31,		DEPOSITS, LIABILITIES & EQUITY	DECEMBER 31,	
	2021	2020		2021	2020
CASH & CASH EQUIVALENTS			DEPOSITS		
Cash and Due From Banks	\$ 9,750	\$ 9,972	Noninterest-bearing	\$ 650,551	\$ 569,898
Interest Bearing Bank Accounts	300,974	428,005	Interest-bearing	538,086	538,019
TOTAL CASH & CASH EQUIVALENTS	310,724	437,977	TOTAL DEPOSITS	1,188,637	1,107,917
SECURITIES			LIABILITIES		
U.S. Agencies	3,010	3,513	Overnight and Term Borrowings	22,613	112,683
Municipals & Other Investments	20,063	21,749	Other Liabilities	7,070	7,828
Mortgage-Backed Securities	1,400	2,501	TOTAL OTHER LIABILITIES	29,683	120,511
Other Debt Securities	25,000	6,250	TOTAL LIABILITIES	1,218,320	1,228,428
Unrealized Gains on Available for Sale Securities	1,113	1,386			
FRB, FHLB, & TIB Stock	6,052	5,364	EQUITY		
TOTAL SECURITIES	56,638	40,763	Capital Stock	1,800	1,800
			Surplus	84,638	84,510
LOANS			Retained Earnings	47,893	28,302
Consumer Loans	5,740	6,054	Accumulated Other Comprehensive Gain	879	1,095
Commercial & Agriculture	292,381	332,655	TOTAL EQUITY	135,210	115,707
Real Estate	653,449	488,454			
Other Loans & Leases	304	376	TOTAL LIABILITIES & EQUITY	\$ 1,353,530	\$ 1,344,135
TOTAL LOANS	951,874	827,539			
Reserve for Loan Losses	(13,259)	(11,282)			
TOTAL LOANS, NET OF RESERVE	938,615	816,257			
Bank Premises & Equipment, Net	22,210	22,653			
Other Assets	25,343	26,485			
TOTAL ASSETS	\$ 1,353,530	\$ 1,344,135			