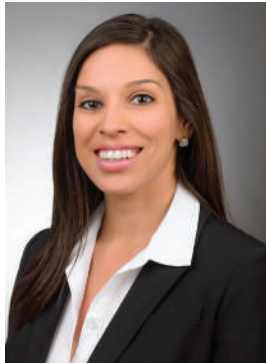


## LEADERSHIP TEAM FEATURE



JO'ELDA  
PEREZ

Joining the Vista family a decade ago to help launch the Lubbock Market locations, Jo'Elda Perez immediately made her mark on the organization. Working her way up from Teller to Consumer Lender, Perez now serves as Senior Vice President, Private Client Services. In her role as bank concierge for this elite clientele, Jo'Elda manages everything from assisting them with their customized black metal cards, transfers, new accounts, jumbo mortgages and cash deliveries to scheduling private airport transportation and everything in between.

*"I love putting People First – both my colleagues and clients. Taking the helm of the Private Client department gave me the opportunity to do so for individuals with distinct needs and high standards. Exceeding those expectations each and every day motivates me to bring my very best."*

## 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	Hamlin	Plainview
Dallas	Idalou	Ralls
Fort Worth	Lubbock	Haskell



# QUARTERLY STATEMENT OF CONDITION

DECEMBER 2020 | FOURTH QUARTER

# QUARTERLY STATEMENT OF CONDITION

DECEMBER 2020 | FOURTH QUARTER (IN THOUSANDS)



## ASSETS

	DECEMBER 31,	
	2020	2019
<b>CASH &amp; CASH EQUIVALENTS</b>		
Cash and Due From Banks	\$ 9,972	\$ 9,823
Interest Bearing Bank Accounts	428,005	181,870
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>437,977</b>	<b>191,693</b>
<b>SECURITIES</b>		
U.S. Agencies	3,513	4,518
Municipals & Other Investments	21,749	16,923
Mortgage-Backed Securities	2,501	4,016
Other Debt Securities	6,250	-
Unrealized Gains on Available for Sale Securities	1,386	442
FRB, FHLB, & TIB Stock	5,364	5,086
<b>TOTAL SECURITIES</b>	<b>40,763</b>	<b>30,985</b>
<b>LOANS</b>		
Consumer Loans	6,054	5,720
Commercial & Agriculture	332,655	180,676
Real Estate	488,454	472,234
Other Loans & Leases	376	365
<b>TOTAL LOANS</b>	<b>827,539</b>	<b>658,995</b>
Reserve for Loan Losses	(11,282)	(6,702)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>816,257</b>	<b>652,293</b>
Bank Premises & Equipment, Net	22,653	21,961
Other Assets	26,485	23,580
<b>TOTAL ASSETS</b>	<b>\$ 1,344,135</b>	<b>\$ 920,512</b>

## DEPOSITS, LIABILITIES & EQUITY

	DECEMBER 31,	
	2020	2019
<b>DEPOSITS</b>		
Noninterest-bearing	\$ 569,898	\$ 221,279
Interest-bearing	538,019	560,689
<b>TOTAL DEPOSITS</b>	<b>1,107,917</b>	<b>781,968</b>
<b>LIABILITIES</b>		
Overnight and Term Borrowings	112,683	42,805
Other Liabilities	7,828	11,670
<b>TOTAL OTHER LIABILITIES</b>	<b>120,511</b>	<b>54,475</b>
<b>TOTAL LIABILITIES</b>	<b>1,228,428</b>	<b>836,443</b>
<b>EQUITY</b>		
Capital Stock	1,800	1,800
Surplus	84,510	63,540
Retained Earnings	28,302	18,380
Unrealized Gains on Available for Sale Securities	1,095	349
<b>TOTAL EQUITY</b>	<b>115,707</b>	<b>84,069</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 1,344,135</b>	<b>\$ 920,512</b>