

Leadership Team Feature



Robert Bruce

As Chief Financial Officer, Robert Bruce oversees the overall direction and planning of financial operations at Vista Bank. With 25 years of diversified financial management experience, his knowledge is an invaluable asset to the Bank as we continue to grow. Although Mr. Bruce has been with Vista for less than a year, he is no stranger to our second-to-none culture. "From the moment I came to work at Vista Bank, I was certain I would love the culture here. It was clear to see that all of our employees treat one another with respect, trust, and gratitude, which helps us work together as a team and serve our customers in a way that no other bank can."



Directors

Mickey L. Long, Chairman

Rick Covert

Kirk McLaughlin

Scott McLaughlin

Dr. Jack Novak

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

Miranda McLaughlin Wise

Locations

Abernathy
Austin
Crosbyton
Dallas
Fort Worth
Hale Center
Hamlin
Idalou
Lorenzo
Lubbock
Petersburg
Plainview
Ralls
Rule
Vistabank.com



Quarterly Statement of Condition

September 2017



Quarterly Statement of Condition

September 30, 2017 / Third Quarter

(In Thousands)

Assets

	September 30,	
	2017	2016
Cash and Due From Banks	\$ 10,637	\$ 9,208
Federal Funds Sold	282	13,900
Interest Bearing Bank Accounts	38,905	15,202
CASH & CASH EQUIVALENTS	49,824	38,310
<i>Securities</i>		
U.S. Agencies	19,999	10,565
Municipals & Other Investments	27,415	24,021
Unrealized Gains on Available for Sale Securities	805	1,367
FRB, FHLB, & TIB Stock	3,636	3,796
TOTAL SECURITIES	51,855	39,749
<i>Loans</i>		
Consumer Loans	9,718	8,413
Commercial & Agriculture	153,493	110,215
Real Estate	274,228	175,203
Other Loans & Leases	6,201	7,085
TOTAL LOANS	443,640	300,916
Reserve for Loan Losses	(4,126)	(2,940)
TOTAL LOANS, NET OF RESERVE	439,514	297,976
Bank Premises & Equipment, Net	18,340	11,385
Other Assets	19,625	11,484
TOTAL ASSETS	\$ 579,158	\$ 398,904

Deposits, Liabilities, & Capital

	September 30,	
	2017	2016
<i>Deposits</i>		
Demand Deposits	\$ 25,403	\$ 15,588
Interest Bearing Demand Deposits	12,262	11,040
Savings Accounts	315,696	162,853
Time Deposits	147,819	130,769
TOTAL DEPOSITS	501,180	320,250
Overnight and Term Borrowings	8,001	30,000
Other Liabilities	421	1,556
TOTAL OTHER LIABILITIES	8,422	31,556
TOTAL LIABILITIES	509,602	351,806
<i>Equity Capital</i>		
Capital Stock	1,800	1,800
Surplus	51,535	32,545
Retained Earnings	15,690	11,851
Unrealized Gains on Available for Sale Securities	531	902
TOTAL EQUITY CAPITAL	69,556	47,098
TOTAL LIABILITIES & CAPITAL	\$ 579,158	\$ 398,904