

## 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
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>49,824</b>	<b>38,310</b>
<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
<b>TOTAL SECURITIES</b>	<b>51,855</b>	<b>39,749</b>
<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
<b>TOTAL LOANS</b>	<b>443,640</b>	<b>300,916</b>
Reserve for Loan Losses	(4,126)	(2,940)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>439,514</b>	<b>297,976</b>
Bank Premises & Equipment, Net	18,340	11,385
Other Assets	19,625	11,484
<b>TOTAL ASSETS</b>	<b>\$ 579,158</b>	<b>\$ 398,904</b>

### 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
<b>TOTAL DEPOSITS</b>	<b>501,180</b>	<b>320,250</b>
Overnight and Term Borrowings	8,001	30,000
Other Liabilities	421	1,556
<b>TOTAL OTHER LIABILITIES</b>	<b>8,422</b>	<b>31,556</b>
<b>TOTAL LIABILITIES</b>	<b>509,602</b>	<b>351,806</b>
<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
<b>TOTAL EQUITY CAPITAL</b>	<b>69,556</b>	<b>47,098</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 579,158</b>	<b>\$ 398,904</b>