

## Leadership Team FEATURE



Kyle Benson

In his 16th year with Vista Bank, President of Rural Markets, Kyle Benson has been putting 'People First' long before we adopted the slogan. Overseeing eight branches across West Texas and the Big Country, Kyle prioritizes credit quality and strong representation for agricultural producers. "I grew up in the ag industry, and it's important to me that the hardworking men and women that put food on our table know they always have our respect and a partner in Vista Bank. From day one, I have admired the family culture at Vista and hope to lead in such a way that continues that legacy long beyond my tenure. I think the way we treat each other and our clients truly sets us apart, and I wake up every day excited to deliver on promises made."

## 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

September 2019 | Third Quarter

MEMBER FDIC EQUAL HOUSING LENDER

# Quarterly Statement of Condition

September 30, 2019 | Third Quarter

(In Thousands)



## Assets

	SEPTEMBER 30,	
	2019	2018
<b>CASH &amp; CASH EQUIVALENTS</b>		
Cash and Due From Banks	\$ 9,152	\$ 8,920
Interest Bearing Bank Accounts	108,096	46,861
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>117,248</b>	<b>55,781</b>
<b>SECURITIES</b>		
U.S. Agencies	4,520	11,023
Municipals & Other Investments	15,535	18,935
Mortgage-Backed Securities	4,240	2,959
Unrealized Gains on Available for Sale Securities	685	(49)
FRB, FHLB, & TIB Stock	5,073	4,061
<b>TOTAL SECURITIES</b>	<b>30,053</b>	<b>36,929</b>
<b>LOANS</b>		
Consumer Loans	6,175	8,565
Commercial & Agriculture	202,391	184,867
Real Estate	468,593	434,571
Other Loans & Leases	956	857
<b>TOTAL LOANS</b>	<b>678,115</b>	<b>628,860</b>
Reserve for Loan Losses	(6,598)	(5,937)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>671,517</b>	<b>622,923</b>
Bank Premises & Equipment, Net	21,818	21,077
Other Assets	22,961	40,739
<b>TOTAL ASSETS</b>	<b>\$ 863,597</b>	<b>\$ 777,449</b>

## Deposits, Liabilities, & Equity

	SEPTEMBER 30,	
	2019	2018
<b>DEPOSITS</b>		
Noninterest-bearing	\$ 203,178	\$ 196,298
Interest-bearing	528,127	471,821
<b>TOTAL DEPOSITS</b>	<b>731,305</b>	<b>668,119</b>
<b>LIABILITIES</b>		
Overnight and Term Borrowings	42,828	22,917
Other Liabilities	4,786	3,272
<b>TOTAL OTHER LIABILITIES</b>	<b>47,614</b>	<b>26,189</b>
<b>TOTAL LIABILITIES</b>	<b>778,919</b>	<b>694,308</b>
<b>EQUITY</b>		
Capital Stock	1,800	1,800
Surplus	61,851	59,915
Retained Earnings	20,486	21,465
Unrealized Gains on Available for Sale Securities	541	(39)
<b>TOTAL EQUITY</b>	<b>84,678</b>	<b>83,141</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 863,597</b>	<b>\$ 777,449</b>