

Welcome to Vista Bank

We're one of the few turn-of-the-century banks that survived the Dust Bowl of the 1930s. We believe in the entrepreneurial spirit, steadfast determination, commitment to our community, and hard work.

We're proud of our heritage - one filled with broad horizons, capable of soaring to great heights. Come see what the view's like from up here.

It's a whole new perspective.

vistabank.com

Locations & Hours

vistabank.com

Abernathy 317 Main St p 806.298.2551	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
Crosbyton 104 West Main St p 806.675.7311	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 3:00 M-F
Dallas (LPO) 325 N Saint Paul St. Ste 3500 p 214.416.8300	Lobby: 8:00 - 5:00 M-F Motor Bank: Not Applicable
Hale Center 701 Main St p 806.839.1000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 4:00 M-F
Idalou 930 Frontage Rd p 806.892.2511	Lobby: 8:30 - 4:00 M-F Motor Bank: 7:30 - 4:00 M-Th 7:30 - 6:00 F
Lorenzo 705 6th St p 806.634.5521	Lobby: 8:30 - 3:00 M-F Motor Bank: 8:30 - 3:00 M-F
Lubbock: 19th 4350 19th Street p 806.744.4300	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 5:00 M-F
Lubbock: 50th 4621 50th Street p 806.771.9500	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
Lubbock: 98th 4515 98th Street p 806.776.4000	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
Petersburg 1523 Main St p 806.667.3582	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
Plainview 3000 Olton Rd p 806.296.6000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 6:00 M-F
Ralls 901 Main St p 806.253.2511	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:30 - 4:00 M-F

Quarterly Statement of Condition

March 2015

Directors

Kirk McLaughlin, Chairman

Ramona McLaughlin

Scott McLaughlin

Jeff Rogers

Troy Stegemoeller

John D. Steinmetz

Patricia Thomas

Justin Thomas

Kelly Wing



Quarterly Statement of Condition

March 31, 2015 / First Quarter

Assets

	3/31/2015	3/31/2014
Cash and Due From Banks	\$ 9,087,523	\$ 7,632,185
Federal Funds Sold	1,197,000	28,562,036
Interest Bearing Bank Accounts	9,984,924	5,255,409
CASH & CASH EQUIVALENTS	\$ 20,269,447	\$ 41,449,630
<i>Securities</i>		
U.S. Agencies	\$ 12,686,217	\$ 29,949,543
Municipals & Other Investments	28,208,367	24,032,871
Unrealized Gains (Losses) - AFS Securities	1,412,430	134,189
FRB, FHLB, & TIB Stock	3,140,103	923,578
TOTAL SECURITIES	\$ 45,447,117	\$ 55,040,181
<i>Loans</i>		
Consumer Loans	\$ 9,231,557	\$ 9,371,119
Commercial & Agriculture	66,334,282	61,440,851
Real Estate	114,503,013	81,280,817
Other Loans	909,818	420,003
TOTAL LOANS	\$ 190,978,670	\$ 152,512,790
Reserve for Loan Losses	(2,029,796)	(1,986,837)
TOTAL LOANS, NET OF RESERVE	\$ 188,948,874	\$ 150,525,953
Bank Premises & Equipment, Net	\$ 11,758,489	\$ 11,524,814
Other Assets	5,683,703	5,923,155
TOTAL ASSETS	\$ 272,107,630	\$ 264,463,733

Deposits, Liabilities, & Capital

	3/31/2015	3/31/2014
<i>Deposits</i>		
Demand Deposits	\$ 67,096,640	\$ 62,460,303
Interest Bearing Demand Deposits	78,707,138	75,925,023
Savings Accounts	42,739,695	39,023,286
Time Deposits	54,874,692	60,782,843
TOTAL DEPOSITS	\$ 243,418,165	\$ 238,191,455
Overnight and Term Borrowings	\$ -	-
Other Liabilities	1,712,634	\$ 1,292,047
TOTAL OTHER LIABILITIES	1,712,634	1,292,047
TOTAL LIABILITIES	\$ 245,130,799	\$ 239,483,502
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	6,788,312	5,691,666
Unrealized Gains (Losses) - Bonds & Taxes	988,519	88,565
TOTAL EQUITY CAPITAL	\$ 26,976,831	\$ 24,980,231
TOTAL LIABILITIES & CAPITAL	\$ 272,107,630	\$ 264,463,733