

Defining Integrity Since 1912

Welcome to Vista Bank. We're one of the few turn-of-the-century banks still operated by our founding family, and we're proud of our heritage—one filled with broad horizons, capable of soaring to great heights. It's why we've been around for 100 years, and it's why we remain consistently prosperous today.

We build long-term relationships on mutual trust and respect, so serving *your* best interest is in *our* best interest. We're proud to provide you with the latest banking technologies, the highest levels of security, and the utmost in convenience and service.

Directors

Kirk McLaughlin, Chairman

Scott McLaughlin

Ramona McLaughlin

Patricia Thomas

Justin Thomas

Kelly Wing

Troy Stegemoeller

Jeff Rogers

John D. Steinmetz

Locations & Hours

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: 9:00 - 3:00 M-F
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 4515 98th Street p 806.776.4000	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
Lubbock 4621 50th Street p 806.771.9500	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 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

June 2013

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Vista Bank™

Quarterly Statement of Condition / Vista Bank

(Second Quarter) June 30, 2013

ASSETS

	<u>6/30/2013</u>	<u>6/30/2012</u>
Cash and Due From Banks	\$ 8,265,110	\$ 9,238,625
Federal Funds Sold	32,744,366	1,435,126
Interest Bearing Bank Accounts	2,277,274	2,270,249
CASH & CASH EQUIVALENTS	<u>\$ 43,286,750</u>	<u>\$ 12,944,000</u>
<i>Securities</i>		
U.S. Agencies	\$ 21,059,316	\$ 44,821,282
Municipals & Other Investments	21,155,052	17,133,766
Unrealized Gains (Losses) - AFS Securities	288,434	1,625,323
FRB, FHLB, & TIB Stock	943,419	965,595
TOTAL SECURITIES	<u>\$ 43,466,221</u>	<u>\$ 64,545,966</u>
<i>Loans</i>		
Consumer Loans	\$ 8,697,366	\$ 8,814,634
Commercial & Agriculture	72,980,300	74,838,584
Real Estate	59,467,450	42,862,276
Other Loans	283,722	371,062
TOTAL LOANS	<u>\$ 141,428,838</u>	<u>\$ 126,886,556</u>
Reserve for Loan Losses	(1,760,993)	(1,423,199)
TOTAL LOANS, NET OF RESERVE	<u>\$ 139,667,845</u>	<u>\$ 125,463,357</u>
Bank Premises & Equipment, Net	\$ 10,487,772	\$ 10,310,468
Other Assets	5,945,574	6,074,447
TOTAL ASSETS	<u><u>\$ 242,834,162</u></u>	<u><u>\$ 219,338,238</u></u>

DEPOSITS, LIABILITIES, & CAPITAL

	<u>6/30/2013</u>	<u>6/30/2012</u>
<i>Deposits</i>		
Demand Deposits	\$ 52,186,037	\$ 45,371,121
Interest Bearing Demand Deposits	66,099,315	56,563,905
Savings Accounts	36,462,209	30,118,245
Time Deposits	61,936,978	59,989,564
TOTAL DEPOSITS	<u>\$ 216,684,539</u>	<u>\$ 190,042,835</u>
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,411,334	\$ 1,365,986
TOTAL OTHER LIABILITIES	<u>1,411,334</u>	<u>1,365,986</u>
TOTAL LIABILITIES	<u>\$ 218,095,873</u>	<u>\$ 193,408,821</u>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	5,765,549	5,656,703
Unrealized Gains (Losses) - AFS Securities	(227,260)	1,072,714
TOTAL EQUITY CAPITAL	<u>\$ 24,738,289</u>	<u>\$ 25,929,417</u>
TOTAL LIABILITIES & CAPITAL	<u><u>\$ 242,834,162</u></u>	<u><u>\$ 219,338,238</u></u>