

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

Directors

Kirk McLaughlin, Chairman

Scott McLaughlin

Jeff Rogers

Troy Stegemoeller

John D. Steinmetz

Patricia Thomas

Justin Thomas

Kelly Wing

Miranda Wise

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

December 2015



Quarterly Statement of Condition

December 31, 2015 / Fourth Quarter

Assets

	12/31/2015	12/31/2014
Cash and Due From Banks	\$ 10,730,488	\$ 10,398,262
Federal Funds Sold	5,040,000	-
Interest Bearing Bank Accounts	10,494,165	9,980,603
CASH & CASH EQUIVALENTS	\$ 26,264,653	\$ 20,378,865
<i>Securities</i>		
U.S. Agencies	\$ 10,625,867	\$ 20,633,491
Municipals & Other Investments	25,981,726	28,277,045
Unrealized Gains (Losses) - AFS Securities	1,197,137	1,137,165
FRB, FHLB, & TIB Stock	3,791,247	3,137,344
TOTAL SECURITIES	\$ 41,595,977	\$ 53,185,045
<i>Loans</i>		
Consumer Loans	\$ 9,177,044	\$ 9,458,163
Commercial & Agriculture	90,340,739	79,809,681
Real Estate	146,251,314	102,938,255
Other Loans	953,366	787,084
TOTAL LOANS	\$ 246,722,463	\$ 192,993,183
Reserve for Loan Losses	(2,622,420)	(2,042,840)
TOTAL LOANS, NET OF RESERVE	\$ 244,100,043	\$ 190,950,343
Bank Premises & Equipment, Net	\$ 11,381,675	\$ 11,861,622
Other Assets	7,395,684	6,636,541
TOTAL ASSETS	\$ 330,738,032	\$ 283,012,416

Deposits, Liabilities, & Capital

	12/31/2015	12/31/2014
<i>Deposits</i>		
Demand Deposits	\$ 81,468,530	\$ 69,475,635
Interest Bearing Demand Deposits	72,890,121	72,754,838
Savings Accounts	38,026,318	36,276,025
Time Deposits	62,586,643	58,045,450
TOTAL DEPOSITS	\$ 254,971,612	\$ 236,551,948
Overnight and Term Borrowings	\$ -	4,111,000
Other Liabilities	31,566,274	\$ 16,231,017
TOTAL OTHER LIABILITIES	31,566,274	20,342,017
TOTAL LIABILITIES	\$ 286,537,886	\$ 256,893,965
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	32,400,000	17,400,000
Undivided Profits	9,210,036	6,167,923
Unrealized Gains (Losses) - Bonds & Taxes	790,110	750,528
TOTAL EQUITY CAPITAL	\$ 44,200,146	\$ 26,118,451
TOTAL LIABILITIES & CAPITAL	\$ 330,738,032	\$ 283,012,416