

## Celebrating 100 Years of Service

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

Gary Miller

Jeff Rogers

John Steinmetz

## Locations & Hours


<b>Abernathy</b> 317 Main St p 806.298.2551	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Crosbyton</b> 104 West Main St p 806.675.7311	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Hale Center</b> 701 Main St p 806.839.1000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 4:00 M-F
<b>Idalou</b> 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
<b>Lorenzo</b> 705 6th St p 806.634.5521	Lobby: 8:30 - 3:00 M-F Motor Bank: 8:30 - 3:00 M-F
<b>Lubbock</b> 4515 98th Street p 806.776.4000	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
<b>Lubbock</b> 4621 50th Street p 806.771.9500	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
<b>Petersburg</b> 1523 Main St p 806.667.3582	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Plainview</b> 3000 Olton Rd p 806.296.6000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 6:00 M-F
<b>Ralls</b> 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 2011

## Special Thanks

On behalf of Vista Bank, thank you for putting your trust in us and investing in this financial institution. We will continue to provide excellent products and services to our clients, and work hard for you and your investment. We appreciate you.

MEMBER FDIC  EQUAL HOUSING LENDER

[vistabank.com](http://vistabank.com)



# Quarterly Statement of Condition / Vista Bank

(Fourth Quarter) December 31st, 2011

## ASSETS

	<u>12/31/2011</u>	<u>12/31/2010</u>
Cash and Due From Banks	\$ 9,628,717	\$ 8,655,994
Federal Funds Sold	15,677,008	31,503,071
Interest Bearing Bank Accounts	2,266,474	2,505,456
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>\$ 27,572,199</b>	<b>\$ 42,664,521</b>
<i>Securities</i>		
U.S. Agencies	\$ 47,622,833	\$ 22,560,552
Municipals & Other Investments	17,603,808	13,645,756
Unrealized Gains (Losses) - AFS Securities	1,491,595	(597,151)
FRB, FHLB, & TIB Stock	838,083	545,318
<b>TOTAL SECURITIES</b>	<b>\$ 67,556,319</b>	<b>\$ 36,154,475</b>
<i>Loans</i>		
Consumer Loans	\$ 8,598,790	\$ 8,999,688
Commercial & Agriculture	63,040,139	70,308,977
Real Estate	44,410,606	32,264,559
Other Loans	229,512	253,952
<b>TOTAL LOANS</b>	<b>\$ 116,279,047</b>	<b>\$ 111,827,176</b>
Reserve for Loan Losses	(1,482,915)	(1,261,450)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>\$ 114,796,132</b>	<b>\$ 110,565,726</b>
Bank Premises & Equipment, Net	\$ 10,480,299	\$ 10,795,837
Other Assets	6,253,458	6,430,064
<b>TOTAL ASSETS</b>	<b>\$ 226,658,407</b>	<b>\$ 206,610,623</b>

## DEPOSITS, LIABILITIES, & CAPITAL

	<u>12/31/2011</u>	<u>12/31/2010</u>
<i>Deposits</i>		
Demand Deposits	\$ 57,108,736	\$ 58,298,376
Interest Bearing Demand Deposits	49,200,954	37,548,660
Savings Accounts	28,467,211	28,161,638
Time Deposits	64,571,954	66,539,993
<b>TOTAL DEPOSITS</b>	<b>\$ 199,348,855</b>	<b>\$ 190,548,667</b>
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,745,788	\$ 722,646
<b>TOTAL OTHER LIABILITIES</b>	<b>1,745,788</b>	<b>722,646</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 201,094,643</b>	<b>\$ 191,271,313</b>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	9,400,000
Undivided Profits	5,235,165	4,736,461
Unrealized Gains (Losses) - AFS Securities	1,128,599	(597,151)
<b>TOTAL EQUITY CAPITAL</b>	<b>\$ 25,563,764</b>	<b>\$ 15,339,310</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 226,658,407</b>	<b>\$ 206,610,623</b>