



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 have locations in the following cities. Abernathy, Crosbyton, Dallas, Fort Worth, Hale Center, Idalou, Lorenzo, Lubbock, Ralls, Petersburg, Plainview.

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.

Together, we're soaring to great heights!

Directors

Kirk McLaughlin, Chairman
Scott McLaughlin
Scott Reed
Jeff Rogers
Troy Stegemoeller
John D. Steinmetz
Patricia Thomas
Justin Thomas
Bryan Wick
Kelly Wing
Miranda Wise

Locations

Abernathy
Crosbyton
Dallas
Fort Worth
Hale Center
Idalou
Lorenzo
Lubbock
Petersburg
Plainview
Ralls
vistabank.com



Quarterly Statement of Condition

March 2016



MEMBER FDIC EQUAL HOUSING LENDER

Quarterly Statement of Condition

March 31, 2016 / First Quarter

Assets

	3/31/2016	3/31/2015
Cash and Due From Banks	\$ 11,100,566	\$ 9,087,523
Federal Funds Sold	550,000	1,197,000
Interest Bearing Bank Accounts	10,501,186	9,984,924
CASH & CASH EQUIVALENTS	\$ 22,151,752	\$ 20,269,447
<i>Securities</i>		
U.S. Agencies	\$ 10,605,594	\$ 12,686,217
Municipals & Other Investments	25,221,845	28,208,367
Unrealized Gains (Losses) - AFS Securities	1,452,145	1,412,430
FRB, FHLB, & TIB Stock	4,210,082	3,140,103
TOTAL SECURITIES	\$ 41,489,666	\$ 45,447,117
<i>Loans</i>		
Consumer Loans	\$ 8,609,123	\$ 9,231,557
Commercial & Agriculture	83,098,122	66,334,282
Real Estate	155,353,508	114,503,013
Other Loans	1,395,121	909,818
TOTAL LOANS	\$ 248,455,874	\$ 190,978,670
Reserve for Loan Losses	(2,698,144)	(2,029,796)
TOTAL LOANS, NET OF RESERVE	\$ 245,757,730	\$ 188,948,874
Bank Premises & Equipment, Net	\$ 11,313,425	\$ 11,758,489
Other Assets	6,778,718	5,683,703
TOTAL ASSETS	\$ 327,491,291	\$ 272,107,630

Deposits, Liabilities, & Capital

	3/31/2016	3/31/2015
<i>Deposits</i>		
Demand Deposits	\$ 73,279,083	\$ 67,096,640
Interest Bearing Demand Deposits	77,416,330	78,707,138
Savings Accounts	41,407,407	42,739,695
Time Deposits	62,883,790	54,874,692
TOTAL DEPOSITS	\$ 254,986,610	\$ 243,418,165
Overnight and Term Borrowings	\$ -	-
Other Liabilities	27,194,082	\$ 1,712,634
TOTAL OTHER LIABILITIES	27,194,082	1,712,634
TOTAL LIABILITIES	\$ 282,180,692	\$ 245,130,799
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	32,399,524	17,400,000
Undivided Profits	10,152,658	6,788,312
Unrealized Gains (Losses) - Bonds & Taxes	958,417	988,519
TOTAL EQUITY CAPITAL	\$ 45,310,599	\$ 26,976,831
TOTAL LIABILITIES & CAPITAL	\$ 327,491,291	\$ 272,107,630