

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 over 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: 8:30 - 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 4350 19th Street p 806.744.4300	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
4621 50th Street p 806.771.9500	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
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 2014

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Quarterly Statement of Condition / Vista Bank

(Forth Quarter) December 31, 2014

ASSETS

	12/31/2014	12/31/2013
Cash and Due From Banks	\$ 10,398,262	\$ 13,535,103
Federal Funds Sold	-	23,904,946
Interest Bearing Bank Accounts	9,980,603	5,251,093
CASH & CASH EQUIVALENTS	\$ 20,378,865	\$ 42,691,142
<i>Securities</i>		
U.S. Agencies	\$ 20,633,491	\$ 27,400,084
Municipals & Other Investments	28,277,045	21,760,688
Unrealized Gains (Losses) - AFS Securities	1,137,165	(533,975)
FRB, FHLB, & TIB Stock	3,137,344	949,949
TOTAL SECURITIES	\$ 53,185,045	\$ 49,576,746
<i>Loans</i>		
Consumer Loans	\$ 9,458,163	\$ 9,118,373
Commercial & Agriculture	79,809,681	65,504,730
Real Estate	102,938,255	73,738,854
Other Loans	787,084	1,105,770
TOTAL LOANS	\$ 192,993,183	\$ 149,467,727
Reserve for Loan Losses	(2,042,840)	(2,009,922)
TOTAL LOANS, NET OF RESERVE	\$ 190,950,343	\$ 147,457,805
Bank Premises & Equipment, Net	\$ 11,861,622	\$ 11,403,288
Other Assets	6,636,541	6,291,462
TOTAL ASSETS	\$ 283,012,416	\$ 257,420,443

DEPOSITS, LIABILITIES, & CAPITAL

	12/31/2014	12/31/2013
<i>Deposits</i>		
Demand Deposits	\$ 69,475,635	\$ 64,913,960
Interest Bearing Demand Deposits	72,754,838	70,158,276
Savings Accounts	36,276,025	36,914,722
Time Deposits	58,045,450	60,210,814
TOTAL DEPOSITS	\$ 236,551,948	\$ 232,197,772
Overnight and Term Borrowings	\$ 4,111,000	-
Other Liabilities	16,231,017	\$ 1,531,624
TOTAL OTHER LIABILITIES	20,342,017	1,531,624
TOTAL LIABILITIES	\$ 256,893,965	\$ 233,729,396
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	6,167,923	5,540,715
Unrealized Gains (Losses) - Bonds & Taxes	750,528	(1,049,668)
TOTAL EQUITY CAPITAL	\$ 26,118,451	\$ 23,691,047
TOTAL LIABILITIES & CAPITAL	\$ 283,012,416	\$ 257,420,443