

## 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

Ramona McLaughlin

Scott McLaughlin

Jeff Rogers

Troy Stegemoeller

John D. Steinmetz

Patricia Thomas

Justin Thomas

Kelly Wing

## Locations & Hours

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

<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: 8:30 - 3:00 M-F
<b>Dallas (LPO)</b> 325 N Saint Paul St. Ste 3500 p 214.416.8300	Lobby: 8:00 - 5:00 M-F Motor Bank: Not Applicable
<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: 19th</b> 4350 19th Street p 806.744.4300	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 5:00 M-F
<b>Lubbock: 50th</b> 4621 50th Street p 806.771.9500	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
<b>Lubbock: 98th</b> 4515 98th Street p 806.776.4000	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 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

*June 2015*



## Quarterly Statement of Condition

June 30, 2015 / Second Quarter

### Assets

	6/30/2015	6/30/2014
Cash and Due From Banks	\$ 8,691,635	\$ 9,085,972
Federal Funds Sold	735,000	-
Interest Bearing Bank Accounts	9,989,341	5,259,822
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>\$ 18,680,976</b>	<b>\$ 14,345,794</b>
<i>Securities</i>		
U.S. Agencies	\$ 12,666,178	\$ 26,959,947
Municipals & Other Investments	27,839,478	28,805,348
Unrealized Gains (Losses) - AFS Securities	840,432	532,908
FRB, FHLB, & TIB Stock	3,217,313	933,318
<b>TOTAL SECURITIES</b>	<b>\$ 44,563,401</b>	<b>\$ 57,231,521</b>
<i>Loans</i>		
Consumer Loans	\$ 9,082,033	\$ 9,366,261
Commercial & Agriculture	75,717,181	75,944,568
Real Estate	127,657,499	84,352,956
Other Loans	480,235	413,830
<b>TOTAL LOANS</b>	<b>\$ 212,936,948</b>	<b>\$ 170,077,615</b>
Reserve for Loan Losses	(2,150,867)	(1,956,678)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>\$ 210,786,081</b>	<b>\$ 168,120,937</b>
Bank Premises & Equipment, Net	\$ 11,611,303	\$ 11,402,414
Other Assets	4,372,960	6,467,269
<b>TOTAL ASSETS</b>	<b>\$ 290,749,721</b>	<b>\$ 257,567,935</b>

### Deposits, Liabilities, & Capital

	6/30/2015	6/30/2014
<i>Deposits</i>		
Demand Deposits	\$ 61,562,997	\$ 57,797,842
Interest Bearing Demand Deposits	72,773,918	71,232,346
Savings Accounts	44,534,578	38,248,058
Time Deposits	58,285,035	61,900,837
<b>TOTAL DEPOSITS</b>	<b>\$ 237,156,528</b>	<b>\$ 229,179,083</b>
Overnight and Term Borrowings	\$ 25,000,000	1,532,000
Other Liabilities	1,477,375	\$ 1,257,125
<b>TOTAL OTHER LIABILITIES</b>	<b>26,477,375</b>	<b>2,789,125</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 263,633,903</b>	<b>\$ 231,968,208</b>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	7,361,132	6,048,797
Unrealized Gains (Losses) - Bonds & Taxes	554,686	350,930
<b>TOTAL EQUITY CAPITAL</b>	<b>\$ 27,115,818</b>	<b>\$ 25,599,727</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 290,749,721</b>	<b>\$ 257,567,935</b>