

## New Directors

We're proud to introduce our newest directors.

They are leaders in the workplace and in the community, and they each bring an immense amount of knowledge and experience to the Vista Bank team.



Rick Covert



Mickey L. Long



Dr. Jack Novak



Scott Reed



Bryan J. Wick



Miranda McLaughlin Wise

To learn more about each director,  
please visit:

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

## Directors

Kirk McLaughlin, Chairman

Rick Covert

Mickey L. Long

Scott McLaughlin

Dr. Jack Novak

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

Miranda McLaughlin Wise

## Locations

Abernathy  
Crosbyton  
Dallas  
Fort Worth  
Hale Center  
Idalou  
Lorenzo  
Lubbock  
Petersburg  
Plainview  
Ralls  
[vistabank.com](http://vistabank.com)



## Quarterly Statement of Condition

*June 2016*



## Quarterly Statement of Condition

June 30, 2016 / Second Quarter

### Assets

	6/30/2016	6/30/2015
Cash and Due From Banks	\$ 9,505,494	\$ 8,691,635
Federal Funds Sold	36,184,000	735,000
Interest Bearing Bank Accounts	10,508,818	9,989,341
CASH & CASH EQUIVALENTS	\$ 56,198,312	\$ 19,415,976
<i>Securities</i>		
U.S. Agencies	\$ 10,585,212	\$ 12,666,178
Municipals & Other Investments	24,377,307	27,839,478
Unrealized Gains (Losses) - AFS Securities	1,645,927	840,432
FRB, FHLB, & TIB Stock	4,423,501	3,217,313
TOTAL SECURITIES	\$ 41,031,947	\$ 44,563,401
<i>Loans</i>		
Consumer Loans	\$ 8,582,061	\$ 9,082,033
Commercial & Agriculture	98,869,215	75,717,181
Real Estate	168,350,773	127,657,499
Other Loans	1,271,812	480,235
TOTAL LOANS	\$ 277,073,861	\$ 212,936,948
Reserve for Loan Losses	(2,773,499)	(2,150,867)
TOTAL LOANS, NET OF RESERVE	\$ 274,300,362	\$ 210,786,081
Bank Premises & Equipment, Net	\$ 11,177,893	\$ 11,611,303
Other Assets	10,803,675	4,372,960
TOTAL ASSETS	\$ 393,512,189	\$ 290,749,721

### Deposits, Liabilities, & Capital

	6/30/2016	6/30/2015
<i>Deposits</i>		
Demand Deposits	\$ 75,406,890	\$ 61,562,997
Interest Bearing Demand Deposits	72,457,914	72,773,918
Savings Accounts	50,274,511	44,534,578
Time Deposits	81,822,313	58,285,035
TOTAL DEPOSITS	\$ 279,961,628	\$ 237,156,528
Overnight and Term Borrowings	\$66,000,000	25,000,000
Other Liabilities	1,253,603	\$ 1,477,375
TOTAL OTHER LIABILITIES	67,253,603	26,477,375
TOTAL LIABILITIES	\$ 347,215,231	\$ 263,633,903
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	32,497,101	17,400,000
Undivided Profits	10,913,545	7,361,132
Unrealized Gains (Losses) - Bonds & Taxes	1,086,312	554,686
TOTAL EQUITY CAPITAL	\$ 46,296,958	\$ 27,115,818
TOTAL LIABILITIES & CAPITAL	\$ 393,512,189	\$ 290,749,721