



Rick Covert



Mickey L. Long



Kirk McLaughlin



Scott McLaughlin



Dr. Jack Novak



Scott Reed



John D. Steinmetz



Justin Thomas



Trisha Thomas



Bryan J. Wick



Miranda McLaughlin Wise



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



Quarterly Statement of Condition

September 2016



Quarterly Statement of Condition

September 30, 2016 / Third Quarter

Assets

	9/30/2016	9/30/2015
Cash and Due From Banks	\$ 9,207,588	\$ 7,493,545
Federal Funds Sold	13,900,000	2,161,000
Interest Bearing Bank Accounts	15,202,408	10,489,772
CASH & CASH EQUIVALENTS	\$ 38,309,996	\$ 20,144,317
<i>Securities</i>		
U.S. Agencies	\$ 10,564,762	\$ 12,646,074
Municipals & Other Investments	24,021,334	27,518,857
Unrealized Gains (Losses) - AFS Securities	1,366,956	1,141,398
FRB, FHLB, & TIB Stock	3,796,206	3,501,549
TOTAL SECURITIES	\$ 39,749,258	\$ 44,807,878
<i>Loans</i>		
Consumer Loans	\$ 8,413,895	\$ 9,171,340
Commercial & Agriculture	116,360,734	95,540,645
Real Estate	174,082,537	133,726,923
Other Loans	2,059,074	984,845
TOTAL LOANS	\$ 300,916,240	\$ 239,423,753
Reserve for Loan Losses	(2,939,816)	(2,433,536)
TOTAL LOANS, NET OF RESERVE	\$ 297,976,424	\$ 236,990,217
Bank Premises & Equipment, Net	\$ 11,384,667	\$ 11,482,051
Other Assets	11,483,623	7,008,077
TOTAL ASSETS	\$ 398,903,968	\$ 320,432,540

Deposits, Liabilities, & Capital

	9/30/2016	9/30/2015
<i>Deposits</i>		
Demand Deposits	\$ 15,588,260	\$ 62,005,581
Interest Bearing Demand Deposits	11,040,232	71,641,122
Savings Accounts	162,852,242	38,871,974
Time Deposits	130,769,085	57,657,762
TOTAL DEPOSITS	\$ 320,249,819	\$ 230,176,439
Overnight and Term Borrowings	\$30,000,000	60,000,000
Other Liabilities	1,555,546	\$ 2,098,160
TOTAL OTHER LIABILITIES	31,555,546	62,098,160
TOTAL LIABILITIES	\$ 351,805,365	\$ 292,274,599
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	32,545,890	17,400,000
Undivided Profits	11,850,522	8,206,694
Unrealized Gains (Losses) - Bonds & Taxes	902,191	751,247
TOTAL EQUITY CAPITAL	\$ 47,098,603	\$ 28,157,941
TOTAL LIABILITIES & CAPITAL	\$ 398,903,968	\$ 320,432,540