



Get more from your checking.

▶ **3.51%** APY

\*APY as of Dec. 31, 2016

### VistaSmart Checking

With VistaSmart Checking, earn 3.51% APY\*, enjoy cell phone protection and roadside assistance, and save on travel, dining, recreation, and prescriptions.



\*The following requirements will need to be met in order to receive 3.51% APY on balances up to \$30,000: 30 debit card transactions, 2 direct deposits or ACH transactions, and e-statement. Balances in excess of 30,000 receive .50% APY. If requirements are not met, account will earn .05% APY. APY is Annual Percentage Yield and it is subject to change without notice. Fees may reduce the earnings on the account. Account is for personal accounts only.

## Directors

Mickey L. Long, Chairman

Rick Covert

Kirk McLaughlin

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  
Petersburg  
Plainview  
Ralls  
Vistabank.com



## Quarterly Statement of Condition

December 2016



## Quarterly Statement of Condition

December 31, 2016 / Fourth Quarter

### Assets

	12/31/2016	12/31/2015
Cash and Due From Banks	\$ 12,698,846	\$ 10,730,488
Federal Funds Sold	11,911,000	5,040,000
Interest Bearing Bank Accounts	15,227,507	10,494,165
CASH & CASH EQUIVALENTS	\$ 39,837,353	\$ 26,264,653
<i>Securities</i>		
U.S. Agencies	\$ 9,546,179	\$ 10,625,867
Municipals & Other Investments	23,965,298	25,981,726
Unrealized Gains (Losses) - AFS Securities	611,522	1,197,137
FRB, FHLB, & TIB Stock	1,856,206	3,791,247
TOTAL SECURITIES	\$ 35,979,205	\$ 41,595,977
<i>Loans</i>		
Consumer Loans	\$ 7,905,352	\$ 9,177,044
Commercial & Agriculture	104,410,349	90,340,739
Real Estate	181,245,336	146,251,314
Other Loans	3,210,354	953,366
TOTAL LOANS	\$ 296,771,391	\$ 246,722,463
Reserve for Loan Losses	(3,215,206)	(2,622,420)
TOTAL LOANS, NET OF RESERVE	\$ 293,556,185	\$ 244,100,043
Bank Premises & Equipment, Net	\$ 11,526,473	\$ 11,381,675
Other Assets	12,213,246	7,395,684
TOTAL ASSETS	\$ 393,112,462	\$ 330,738,032

### Deposits, Liabilities, & Capital

	12/31/2016	12/31/2015
<i>Deposits</i>		
Demand Deposits	\$ 26,283,481	\$ 81,468,530
Interest Bearing Demand Deposits	12,932,976	72,890,121
Savings Accounts	186,598,293	38,026,318
Time Deposits	118,085,948	62,586,643
TOTAL DEPOSITS	\$ 343,900,698	\$ 254,971,612
Overnight and Term Borrowings	-	-
Other Liabilities	1,960,769	\$ 31,566,274
TOTAL OTHER LIABILITIES	1,960,769	31,566,274
TOTAL LIABILITIES	\$ 345,861,467	\$ 286,537,886
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	32,594,679	32,400,000
Undivided Profits	12,452,710	9,210,036
Unrealized Gains (Losses) - Bonds & Taxes	403,606	790,110
TOTAL EQUITY CAPITAL	\$ 47,250,995	\$ 44,200,146
TOTAL LIABILITIES & CAPITAL	\$ 393,112,462	\$ 330,738,032