

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 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 2013

MEMBER FDIC  EQUAL HOUSING LENDER

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Vista Bank
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Quarterly Statement of Condition / Vista Bank

(Fourth Quarter) December 31st, 2013

ASSETS

	<u>12/31/2013</u>	<u>12/31/2012</u>
Cash and Due From Banks	\$ 13,535,103	\$ 14,325,952
Federal Funds Sold	23,904,946	29,375,664
Interest Bearing Bank Accounts	5,251,093	2,273,770
CASH & CASH EQUIVALENTS	\$ 42,691,142	\$ 45,975,386
<i>Securities</i>		
U.S. Agencies	\$ 27,400,084	\$ 28,832,658
Municipals & Other Investments	21,760,688	19,653,781
Unrealized Gains (Losses) - AFS Securities	(533,975)	1,518,000
FRB, FHLB, & TIB Stock	949,949	860,452
TOTAL SECURITIES	\$ 49,576,746	\$ 50,864,891
<i>Loans</i>		
Consumer Loans	\$ 9,118,373	\$ 8,657,017
Commercial & Agriculture	65,504,730	67,050,779
Real Estate	73,738,854	52,193,366
Other Loans	1,105,770	397,508
TOTAL LOANS	\$ 149,467,727	\$ 128,298,670
Reserve for Loan Losses	(2,009,922)	(1,760,993)
TOTAL LOANS, NET OF RESERVE	\$ 147,457,805	\$ 126,537,677
Bank Premises & Equipment, Net	\$ 11,403,288	\$ 10,263,364
Other Assets	6,291,462	6,155,229
TOTAL ASSETS	\$ 257,420,443	\$ 239,796,547

DEPOSITS, LIABILITIES, & CAPITAL

	<u>12/31/2013</u>	<u>12/31/2012</u>
<i>Deposits</i>		
Demand Deposits	\$ 64,913,960	\$ 57,200,455
Interest Bearing Demand Deposits	70,158,276	62,426,380
Savings Accounts	36,914,722	32,967,269
Time Deposits	60,210,814	59,674,780
TOTAL DEPOSITS	\$ 232,197,772	\$ 212,268,884
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,531,624	\$ 2,037,019
TOTAL OTHER LIABILITIES	1,531,624	2,037,019
TOTAL LIABILITIES	\$ 233,729,396	\$ 214,305,903
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	5,540,715	5,288,337
Unrealized Gains (Losses) - Bonds & Taxes	(1,049,668)	1,002,307
TOTAL EQUITY CAPITAL	\$ 23,691,047	\$ 25,490,644
TOTAL LIABILITIES & CAPITAL	\$ 257,420,443	\$ 239,796,547