

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 over 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

June 2014

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com


Vista Bank[®]
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Quarterly Statement of Condition / Vista Bank

(Second Quarter) June 30, 2014

ASSETS

	<u>6/30/2014</u>	<u>6/30/2013</u>
Cash and Due From Banks	\$ 9,085,972	\$ 8,265,110
Federal Funds Sold	-	32,744,366
Interest Bearing Bank Accounts	5,259,822	2,277,274
CASH & CASH EQUIVALENTS	\$ 14,345,794	\$ 43,286,750
<i>Securities</i>		
U.S. Agencies	\$ 26,959,947	\$ 21,059,316
Municipals & Other Investments	28,805,348	21,155,052
Unrealized Gains (Losses) - AFS Securities	532,908	288,434
FRB, FHLB, & TIB Stock	933,318	943,419
TOTAL SECURITIES	\$ 57,231,521	\$ 43,446,221
<i>Loans</i>		
Consumer Loans	\$ 9,366,261	\$ 8,697,366
Commercial & Agriculture	75,944,568	72,980,300
Real Estate	84,352,956	59,467,450
Other Loans	413,830	283,722
TOTAL LOANS	\$ 170,077,615	\$ 141,428,838
Reserve for Loan Losses	(1,956,678)	(1,760,993)
TOTAL LOANS, NET OF RESERVE	\$ 168,120,937	\$ 139,667,845
Bank Premises & Equipment, Net	\$ 11,402,414	\$ 10,487,772
Other Assets	6,467,269	5,945,574
TOTAL ASSETS	\$ 257,567,935	\$ 242,834,162

DEPOSITS, LIABILITIES, & CAPITAL

	<u>6/30/2014</u>	<u>6/30/2013</u>
<i>Deposits</i>		
Demand Deposits	\$ 57,797,842	\$ 52,186,037
Interest Bearing Demand Deposits	71,232,346	66,099,315
Savings Accounts	38,248,058	36,462,209
Time Deposits	61,900,837	61,936,978
TOTAL DEPOSITS	\$ 229,179,083	\$ 216,684,539
Overnight and Term Borrowings	1,532,000	-
Other Liabilities	\$ 1,257,125	\$ 1,411,334
TOTAL OTHER LIABILITIES	2,789,125	1,411,334
TOTAL LIABILITIES	\$ 231,968,208	\$ 218,095,873
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	6,048,797	5,765,549
Unrealized Gains (Losses) - Bonds & Taxes	350,930	(227,260)
TOTAL EQUITY CAPITAL	\$ 25,599,727	\$ 24,738,289
TOTAL LIABILITIES & CAPITAL	\$ 257,567,935	\$ 242,834,162