

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: 9:00 - 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 4515 98th Street p 806.776.4000	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
Lubbock 4621 50th Street p 806.771.9500	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 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

March 2013

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Quarterly Statement of Condition / Vista Bank

(First Quarter) March 31st, 2013

ASSETS

	<u>3/31/2013</u>	<u>3/31/2012</u>
Cash and Due From Banks	\$ 6,711,923	\$ 7,492,820
Federal Funds Sold	53,783,105	22,166,008
Interest Bearing Bank Accounts	2,275,502	2,268,480
CASH & CASH EQUIVALENTS	\$ 62,770,530	\$ 31,927,308
<i>Securities</i>		
U.S. Agencies	\$ 30,768,002	\$ 48,834,993
Municipals & Other Investments	20,766,031	17,026,705
Unrealized Gains (Losses) - AFS Securities	1,340,679	1,192,895
FRB, FHLB, & TIB Stock	908,393	840,583
TOTAL SECURITIES	\$ 53,783,105	\$ 67,895,176
<i>Loans</i>		
Consumer Loans	\$ 8,508,206	\$ 8,414,533
Commercial & Agriculture	60,909,464	59,506,794
Real Estate	52,276,594	45,233,675
Other Loans	380,704	329,860
TOTAL LOANS	\$ 122,074,968	\$ 113,484,862
Reserve for Loan Losses	(1,784,411)	(1,584,493)
TOTAL LOANS, NET OF RESERVE	\$ 120,290,557	\$ 111,900,369
Bank Premises & Equipment, Net	\$ 10,204,220	\$ 10,333,286
Other Assets	5,627,068	5,576,269
TOTAL ASSETS	\$ 252,675,480	\$ 227,632,408

DEPOSITS, LIABILITIES, & CAPITAL

	<u>3/31/2013</u>	<u>3/31/2012</u>
<i>Deposits</i>		
Demand Deposits	\$ 54,952,222	\$ 53,594,632
Interest Bearing Demand Deposits	68,735,433	54,301,687
Savings Accounts	40,112,902	32,622,146
Time Deposits	61,775,218	60,760,188
TOTAL DEPOSITS	\$ 225,575,775	\$ 201,278,653
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,682,493	\$ 985,143
TOTAL OTHER LIABILITIES	1,682,493	985,143
TOTAL LIABILITIES	\$ 227,258,268	\$ 202,263,796
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	5,392,226	5,338,713
Unrealized Gains (Losses) - AFS Securities	824,986	829,899
TOTAL EQUITY CAPITAL	\$ 25,417,212	\$ 25,368,612
TOTAL LIABILITIES & CAPITAL	\$ 252,675,480	\$ 227,632,408