

## Defining Integrity Since 1912

Welcome to Vista Bank. We're one of the few turn-of-the-century banks still owned 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 nearly 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

Ralph McLaughlin

Ramona McLaughlin

Patricia Thomas

Justin Thomas

Kelly Wing

Troy Stegemoeller

Gary Miller

Jeff Rogers

John Steinmetz

## Locations & Hours

<b>Abernathy</b> 317 Main St p 806.298.2551	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Crosbyton</b> 104 West Main St p 806.675.7311	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Hale Center</b> 701 Main St p 806.839.1000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 4:00 M-F
<b>Idalou</b> 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
<b>Lorenzo</b> 705 6th St p 806.634.5521	Lobby: 8:30 - 3:00 M-F Motor Bank: 8:30 - 3:00 M-F
<b>Lubbock</b> 4515 98th Street p 806.776.4000	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
<b>Lubbock</b> 4621 50th Street p 806.771.9500	Lobby: 8:00 - 5:00 M-F Motor Bank: 8:00 - 5:00 M-F
<b>Petersburg</b> 1523 Main St p 806.667.3582	Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F
<b>Plainview</b> 3000 Olton Rd p 806.296.6000	Lobby: 9:00 - 3:00 M-F Motor Bank: 8:30 - 6:00 M-F
<b>Ralls</b> 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

September 2011

## Special Thanks

MEMBER FDIC  EQUAL HOUSING LENDER

[vistabank.com](http://vistabank.com)

On behalf of Vista Bank, thank you for putting your trust in us and investing in this financial institution. We will continue to provide excellent products and services to our clients, and work hard for you and your investment. We appreciate you.



# Quarterly Statement of Condition / Vista Bank

(Third Quarter) September 30, 2011

## ASSETS

	9/30/2011		9/30/2010	
Cash and Due From Banks	\$	8,351,004	\$	8,497,138
Federal Funds Sold		6,335,435		-
Interest Bearing Bank Accounts		249,000		498,219
CASH & CASH EQUIVALENTS	\$	14,935,439	\$	8,995,357
Securities				
U.S. Agencies	\$	30,370,946	\$	15,487,885
Municipals & Other Investments		16,136,118		12,946,605
Unrealized Gains (Losses) - AFS Securities		1,752,095		489,291
FRB, FHLB, & TIB Stock		1,002,268		949,218
TOTAL SECURITIES	\$	49,261,427	\$	28,872,999
Loans				
Consumer Loans	\$	8,618,333	\$	9,004,619
Commercial & Agriculture		78,140,561		88,690,951
Real Estate		43,126,142		28,566,804
Other Loans		274,139		228,063
Reserve for Loan Losses		(1,415,364)		(1,305,450)
TOTAL LOANS, NET OF RESERVE	\$	128,743,811	\$	125,184,987
Bank Premises & Equipment, Net		9,735,769	\$	10,578,360
Other Assets	\$	6,471,681		6,849,191
TOTAL ASSETS	\$	209,148,127	\$	181,480,894

## DEPOSITS, LIABILITIES, & CAPITAL

	9/30/2011		9/30/2010	
Deposits				
Demand Deposits	\$	42,429,381	\$	33,737,693
Interest Bearing Demand Deposits		46,449,168		31,569,344
Savings Accounts		27,819,515		31,101,495
Time Deposits		64,184,820		67,868,021
TOTAL DEPOSITS	\$	180,882,884	\$	164,276,553
Overnight and Term Borrowings		-		1,136,000
Other Liabilities	\$	1,544,152	\$	797,827
TOTAL OTHER LIABILITIES		1,544,152		1,933,827
TOTAL LIABILITIES	\$	182,427,036	\$	166,210,380
Equity Capital				
Capital Stock	\$	1,800,000	\$	1,800,000
Surplus		17,400,000		8,400,000
Undivided Profits		5,768,996		4,581,000
Unrealized Gains (Losses) - AFS Securities		1,752,095		489,291
TOTAL EQUITY CAPITAL	\$	26,721,091	\$	15,270,514
TOTAL LIABILITIES & CAPITAL	\$	209,148,127	\$	181,480,894