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 Lobby: 9:00 - 3:00 M-F p 806.298.2551 Motor Bank: 9:00 - 3:00 M-F

Crosbytor

104 West Main St Lobby: 9:00 - 3:00 M-F p 806.675.7311 Lobby: 9:00 - 3:00 M-F Motor Bank: 9:00 - 3:00 M-F

Hale Center

701 Main St Lobby: 9:00 - 3:00 M-F p 806.839.1000 Motor Bank: 8:30 - 4:00 M-F

Idalou

930 Frontage Rd Lobby: 8:30 - 4:00 N

p 806.892.2511 Motor Bank: 7:30 - 4:00 M-Th, 7:30 - 6:00 F

Lorenzo

705 6th St Lobby: 8:30 - 3:00 M-F p 806.634.5521 Motor Bank: 8:30 - 3:00 M

Lubboc

 4515 98th Street
 Lobby: 8:00 - 5:00 M-F

 p 806.776.4000
 Motor Bank: 8:00 - 5:00 M-F

Lubboc

4621 50th Street Lobby: 8:00 - 5:00 M-F p 806.771.9500 Motor Bank: 8:00 - 5:00 M

Petersburg

1523 Main St Lobby: 9:00 - 3:00 M-F p 806.667.3582 Motor Bank: 9:00 - 3:00 M

Plainview

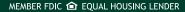
p 806.296.6000 Motor Bank: 8:30 - 6:00 M-F

Ralls

901 Main St Lobby: 9:00 - 4:00 M-F p 806.253.2511 Motor Bank: 8:30 - 4:00 M-F

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Quarterly Statement of Condition / Vista Bank (Third Quarter) September 30, 2013

ASSETS

		9/30/2013	9/30/2012
Cash and Due From Banks	\$	8,709,727	\$ 6,454,860
Federal Funds Sold		18,661,866	-
Interest Bearing Bank Accounts		2.279,045	2,272,019
CASH & CASH EQUIVALENTS	\$	29,650,638	\$ 8,726,879
Securities			
U.S. Agencies	\$	18,054,352	\$ 29,432,758
Municipals & Other Investments		21,811,546	17,726,537
Unrealized Gains (Losses) - AFS Securi	ities	(93,076)	1,837,622
FRB, FHLB, & TIB Stock		946,340	1,170,595
TOTAL SECURITIES	\$	40,719,162	\$ 50,167,512
Loans			
Consumer Loans	\$	9,019,925	\$ 8,846,084
Commercial & Agriculture		74,328,257	87,467,952
Real Estate		70,636,804	44,891,234
Other Loans		882,437	265,263
TOTAL LOANS	\$	154,867,423	\$ 141,470,533
Reserve for Loan Losses		(1,773,461)	(1,640,156)
TOTAL LOANS, NET OF RESERVE	\$	153,093,962	\$ 139,830,377
Bank Premises & Equipment, Net	\$	10,962,831	\$ 10,232,614
Other Assets		6,426,318	6,546,000
TOTAL ASSETS	\$	240,852,911	\$ 215,503,382

DEPOSITS, LIABILITIES, & CAPITAL

		9/30/2013	9/30/2012
Deposits			
Demand Deposits	\$	53,809,188	\$ 42,262,199
Interest Bearing Demand Deposits		63,664,342	55,026,138
Savings Accounts		36,162,000	29,788,146
Time Deposits		60,547,685	59,578,956
TOTAL DEPOSITS	\$	214,183,215	\$ 186,655,439
Overnight and Term Borrowings		-	-
Other Liabilities	\$	1,732,037	\$ 2,256,589
TOTAL OTHER LIABILITIES		1,732,037	2,256,589
TOTAL LIABILITIES	\$	215,915,252	\$ 188,912,028
Equity Capital			
Capital Stock	\$	1,800,000	\$ 1,800,000
Surplus		17,400,000	17,400,000
Undivided Profits		6,346,428	6,106,342
Unrealized Gains (Losses) - Bonds & Ta	xes	(608,769)	1,285,012
TOTAL EQUITY CAPITAL	\$	24,937,659	\$ 26,591,354
TOTAL LIABILITIES & CAPITAL	\$	240,852,911	\$ 215,503,382
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