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

Crosbytoi

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

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 M

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

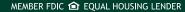
3000 Olton Rd Lobby: 9:00 - 3:00 M-F p 806.296.6000 Motor Bank: 8:30 - 6:00 M-F

Ralls

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

vistabank.com







Quarterly Statement of Condition / Vista Bank (Fourth Quarter) December 31st, 2012

ASSETS

| | | 12/31/2012 | 12/31/2011 |
|---------------------------------------|--------|--------------|-------------------|
| Cash and Due From Banks | \$ | 14,325,952 | \$ 9,628,717 |
| Federal Funds Sold | | 29,375,664 | 15,677,008 |
| Interest Bearing Bank Accounts | | 2,273,770 | 2,266,474 |
| CASH & CASH EQUIVALENTS | \$ | 45,975,386 | \$ 27,572,199 |
| Securities | | | |
| U.S. Agencies | \$ | 28,832,658 | \$ 47,622,833 |
| Municipals & Other Investments | | 19,653,781 | 17,603,808 |
| Unrealized Gains (Losses) - AFS Secui | rities | 1,518,000 | 1,491,595 |
| FRB, FHLB, & TIB Stock | | 860,452 | 838,083 |
| TOTAL SECURITIES | \$ | 50,864,891 | \$ 67,556,319 |
| Loans | | | |
| Consumer Loans | | \$ 8,657,017 | \$ 8,598,790 |
| Commercial & Agriculture | | 67,050,779 | 63,040,139 |
| Real Estate | | 52,193,366 | 44,410,606 |
| Other Loans | | 397,508 | 229,512 |
| TOTAL LOANS | \$ | 128,298,670 | \$ 116,279,047 |
| Reserve for Loan Losses | | (1,760,993) | (1,482,915) |
| TOTAL LOANS, NET OF RESERVE | \$ | 126,537,677 | \$ 114,796,132 |
| Bank Premises & Equipment, Net | \$ | 10,263,364 | \$ 10,480,299 |
| Other Assets | | 6,155,229 | 6,253,458 |
| TOTAL ASSETS | \$ | 239,796,547 | \$ 226,658,407 |
| | | | |

DEPOSITS, LIABILITIES, & CAPITAL

| | _ | 12/31/2012 | 12/31/2011 |
|---|-----|-------------|-------------------|
| Deposits | | | |
| Demand Deposits | \$ | 57,200,455 | \$ 57,108,736 |
| Interest Bearing Demand Deposits | | 62,426,380 | 49,200,954 |
| Savings Accounts | | 32,967,269 | 28,467,211 |
| Time Deposits | | 59,674,780 | 64,571,954 |
| TOTAL DEPOSITS | \$ | 212,268,884 | \$ 199,348,855 |
| | | | |
| Overnight and Term Borrowings | | - | - |
| Other Liabilities | \$ | 2,037,019 | \$ 1,745,788 |
| TOTAL OTHER LIABILITIES | | 2,037,019 | 1,745,788 |
| | | | |
| TOTAL LIABILITIES | \$ | 214,305,903 | \$ 201,094,643 |
| | | | |
| Equity Capital | | | |
| Capital Stock | \$ | 1,800,000 | \$ 1,800,000 |
| Surplus | | 17,400,000 | 17,400,000 |
| Undivided Profits | | 5,288,337 | 5,235,165 |
| Unrealized Gains (Losses) - AFS Securit | ies | 1,002,307 | 1,128,599 |
| TOTAL EQUITY CAPITAL | \$ | 25,490,644 | \$ 25,563,764 |
| | | | |
| TOTAL LIABILITIES & CAPITAL | \$ | 239,796,547 | \$ 226,658,407 |
| | _ | | |