

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

December 2012

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Vista Bank™

Quarterly Statement of Condition / Vista Bank

(Fourth Quarter) December 31st, 2012

ASSETS

	<u>12/31/2012</u>	<u>12/31/2011</u>
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
<i>Securities</i>		
U.S. Agencies	\$ 28,832,658	\$ 47,622,833
Municipals & Other Investments	19,653,781	17,603,808
Unrealized Gains (Losses) - AFS Securities	1,518,000	1,491,595
FRB, FHLB, & TIB Stock	860,452	838,083
TOTAL SECURITIES	\$ 50,864,891	\$ 67,556,319
<i>Loans</i>		
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

	<u>12/31/2012</u>	<u>12/31/2011</u>
<i>Deposits</i>		
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
<i>Equity Capital</i>		
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 Securities	1,002,307	1,128,599
TOTAL EQUITY CAPITAL	\$ 25,490,644	\$ 25,563,764
TOTAL LIABILITIES & CAPITAL	\$ 239,796,547	\$ 226,658,407