

Celebrating 100 Years of Service

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

Gary Miller

Jeff Rogers

John 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

June 2012

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Vista Bank™

Quarterly Statement of Condition / Vista Bank

(Second Quarter) June 30th, 2012

ASSETS

	<u>06/30/2012</u>	<u>06/30/2011</u>
Cash and Due From Banks	\$ 9,238,625	\$ 6,376,891
Federal Funds Sold	1,435,126	9,164,075
Interest Bearing Bank Accounts	2,270,249	2,261,450
CASH & CASH EQUIVALENTS	\$ 12,944,000	\$ 17,802,416
<i>Securities</i>		
U.S. Agencies	\$ 44,821,282	\$ 36,635,419
Municipals & Other Investments	17,133,766	16,815,688
Unrealized Gains (Losses) - AFS Securities	1,625,323	723,956
FRB, FHLB, & TIB Stock	965,595	961,695
TOTAL SECURITIES	\$ 64,545,966	\$ 55,136,758
<i>Loans</i>		
Consumer Loans	\$ 8,814,634	\$ 8,790,295
Commercial & Agriculture	74,838,584	70,831,113
Real Estate	42,862,276	42,624,131
Other Loans	371,062	166,150
TOTAL LOANS	\$ 126,886,556	\$ 122,411,689
Reserve for Loan Losses	(1,423,199)	(1,328,664)
TOTAL LOANS, NET OF RESERVE	\$ 125,463,357	\$ 121,083,025
Bank Premises & Equipment, Net	\$ 10,310,468	\$ 9,838,364
Other Assets	6,074,447	6,655,809
TOTAL ASSETS	\$ 219,338,238	\$ 210,516,372

DEPOSITS, LIABILITIES, & CAPITAL

	<u>06/30/2012</u>	<u>06/30/2011</u>
<i>Deposits</i>		
Demand Deposits	\$ 45,371,121	\$ 44,903,244
Interest Bearing Demand Deposits	56,563,905	42,673,333
Savings Accounts	30,118,245	29,343,657
Time Deposits	59,989,564	63,582,097
TOTAL DEPOSITS	\$ 192,042,835	\$ 180,502,331
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,365,986	\$ 10,272,434
TOTAL OTHER LIABILITIES	1,365,986	10,272,434
TOTAL LIABILITIES	\$ 193,408,821	\$ 190,774,765
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	11,400,000
Undivided Profits	5,656,703	5,817,651
Unrealized Gains (Losses) - AFS Securities	1,072,714	723,956
TOTAL EQUITY CAPITAL	\$ 25,929,417	\$ 19,741,607
TOTAL LIABILITIES & CAPITAL	\$ 219,338,238	\$ 210,516,372