

## 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

<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

March 2012

## Special Thanks

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.

MEMBER FDIC  EQUAL HOUSING LENDER

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



# Quarterly Statement of Condition / Vista Bank

(First Quarter) March 31st, 2012

## ASSETS

	<u>03/31/2012</u>	<u>03/31/2011</u>
Cash and Due From Banks	\$ 7,492,820	\$ 6,356,215
Federal Funds Sold	22,166,008	25,533,074
Interest Bearing Bank Accounts	2,268,480	2,258,925
CASH & CASH EQUIVALENTS	<u>\$ 31,927,308</u>	<u>\$ 34,148,214</u>
<i>Securities</i>		
U.S. Agencies	\$ 48,834,993	\$ 38,734,553
Municipals & Other Investments	17,026,705	17,924,167
Unrealized Gains (Losses) - AFS Securities	1,192,895	(414,241)
FRB, FHLB, & TIB Stock	840,583	545,318
TOTAL SECURITIES	<u>\$ 67,895,176</u>	<u>\$ 56,789,797</u>
<i>Loans</i>		
Consumer Loans	\$ 8,414,533	\$ 8,893,902
Commercial & Agriculture	59,506,794	62,917,826
Real Estate	45,233,675	32,708,693
Other Loans	329,860	244,139
TOTAL LOANS	<u>\$ 113,484,862</u>	<u>\$ 104,764,560</u>
Reserve for Loan Losses	(1,584,493)	(1,182,083)
TOTAL LOANS, NET OF RESERVE	<u>\$ 111,900,369</u>	<u>\$ 103,582,477</u>
Bank Premises & Equipment, Net	\$ 10,333,286	\$ 10,671,715
Other Assets	5,576,269	6,176,050
TOTAL ASSETS	<u><u>\$ 227,632,408</u></u>	<u><u>\$ 211,368,253</u></u>

## DEPOSITS, LIABILITIES, & CAPITAL

	<u>03/31/2012</u>	<u>03/31/2011</u>
<i>Deposits</i>		
Demand Deposits	\$ 53,594,632	\$ 49,301,358
Interest Bearing Demand Deposits	54,301,687	44,967,808
Savings Accounts	32,622,146	33,972,677
Time Deposits	60,760,188	65,035,591
TOTAL DEPOSITS	<u>\$ 201,278,653</u>	<u>\$ 193,277,434</u>
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 985,143	\$ 576,321
TOTAL OTHER LIABILITIES	<u>985,143</u>	<u>576,321</u>
TOTAL LIABILITIES	<u>\$ 202,263,796</u>	<u>\$ 193,853,755</u>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	11,400,000
Undivided Profits	5,338,713	4,728,740
Unrealized Gains (Losses) - AFS Securities	829,899	(414,241)
TOTAL EQUITY CAPITAL	<u>\$ 25,368,612</u>	<u>\$ 17,514,498</u>
TOTAL LIABILITIES & CAPITAL	<u><u>\$ 227,632,408</u></u>	<u><u>\$ 211,368,253</u></u>