

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 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

September 2012

MEMBER FDIC  EQUAL HOUSING LENDER

vistabank.com



Vista Bank™

Quarterly Statement of Condition / Vista Bank

(Third Quarter) September 30th, 2012

ASSETS

	<u>09/30/2012</u>	<u>09/30/2011</u>
Cash and Due From Banks	\$ 6,454,860	\$ 6,336,029
Federal Funds Sold	-	6,335,435
Interest Bearing Bank Accounts	2,272,019	2,263,975
CASH & CASH EQUIVALENTS	\$ 8,726,879	\$ 14,935,439
<i>Securities</i>		
U.S. Agencies	\$ 29,432,758	\$ 30,370,946
Municipals & Other Investments	17,726,537	16,136,118
Unrealized Gains (Losses) - AFS Securities	1,837,622	1,752,095
FRB, FHLB, & TIB Stock	1,170,595	961,695
TOTAL SECURITIES	\$ 50,167,512	\$ 49,220,854
<i>Loans</i>		
Consumer Loans	\$ 8,846,084	\$ 8,593,393
Commercial & Agriculture	87,467,952	78,140,561
Real Estate	44,891,234	43,126,142
Other Loans	265,263	274,139
TOTAL LOANS	\$ 141,470,533	\$ 130,134,235
Reserve for Loan Losses	(1,640,156)	(1,415,364)
TOTAL LOANS, NET OF RESERVE	\$ 139,830,377	\$ 128,718,871
Bank Premises & Equipment, Net	\$ 10,232,614	\$ 9,735,769
Other Assets	6,546,000	6,537,194
TOTAL ASSETS	\$ 215,503,382	\$ 209,148,127

DEPOSITS, LIABILITIES, & CAPITAL

	<u>09/30/2012</u>	<u>09/30/2011</u>
<i>Deposits</i>		
Demand Deposits	\$ 42,262,199	\$ 42,429,381
Interest Bearing Demand Deposits	55,026,138	46,449,169
Savings Accounts	29,788,146	27,819,515
Time Deposits	59,578,956	64,184,820
TOTAL DEPOSITS	\$ 186,655,439	\$ 180,882,885
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 2,256,589	\$ 1,544,152
TOTAL OTHER LIABILITIES	2,256,589	1,544,152
TOTAL LIABILITIES	\$ 188,912,028	\$ 182,427,037
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	6,106,342	6,131,991
Unrealized Gains (Losses) - AFS Securities	1,285,012	1,389,099
TOTAL EQUITY CAPITAL	\$ 26,591,354	\$ 26,721,090
TOTAL LIABILITIES & CAPITAL	\$ 215,503,382	\$ 209,148,127