

## 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 over 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

<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: 8:30 - 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> 4350 19th Street p 806.744.4300	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
4621 50th Street p 806.771.9500	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
4515 98th Street p 806.776.4000	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 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

September 2014

MEMBER FDIC  EQUAL HOUSING LENDER

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



# Quarterly Statement of Condition / Vista Bank

(Third Quarter) September 30, 2014

## ASSETS

	<u>9/30/2014</u>	<u>9/30/2013</u>
Cash and Due From Banks	\$ 8,352,915	\$ 8,709,727
Federal Funds Sold	3,801,000	18,661,866
Interest Bearing Bank Accounts	9,976,236	2,279,045
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>\$ 22,130,151</b>	<b>\$ 29,650,638</b>
<i>Securities</i>		
U.S. Agencies	\$ 30,009,788	\$ 18,054,352
Municipals & Other Investments	28,345,366	21,811,546
Unrealized Gains (Losses) - AFS Securities	822,610	(93,076)
FRB, FHLB, & TIB Stock	3,133,740	946,340
<b>TOTAL SECURITIES</b>	<b>\$ 62,311,504</b>	<b>\$ 40,719,162</b>
<i>Loans</i>		
Consumer Loans	\$ 9,550,734	\$ 9,019,925
Commercial & Agriculture	89,451,594	74,328,257
Real Estate	98,924,059	70,636,804
Other Loans	1,379,695	882,437
<b>TOTAL LOANS</b>	<b>\$ 199,306,082</b>	<b>\$ 154,867,423</b>
Reserve for Loan Losses	(2,099,821)	(1,773,461)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>\$ 197,206,261</b>	<b>\$ 153,093,962</b>
Bank Premises & Equipment, Net	\$ 11,375,816	\$ 10,962,831
Other Assets	6,843,051	6,426,318
<b>TOTAL ASSETS</b>	<b>\$ 299,866,783</b>	<b>\$ 240,852,911</b>

## DEPOSITS, LIABILITIES, & CAPITAL

	<u>9/30/2014</u>	<u>9/30/2013</u>
<i>Deposits</i>		
Demand Deposits	\$ 57,943,288	\$ 53,809,188
Interest Bearing Demand Deposits	67,740,236	63,664,342
Savings Accounts	36,766,588	36,162,000
Time Deposits	59,342,420	60,547,685
<b>TOTAL DEPOSITS</b>	<b>\$ 221,792,532</b>	<b>\$ 214,183,215</b>
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 51,415,615	\$ 1,732,037
<b>TOTAL OTHER LIABILITIES</b>	<b>51,415,615</b>	<b>1,732,037</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 273,208,147</b>	<b>\$ 215,915,252</b>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	6,818,005	6,346,428
Unrealized Gains (Losses) - Bonds & Taxes	640,631	(608,769)
<b>TOTAL EQUITY CAPITAL</b>	<b>\$ 26,658,636</b>	<b>\$ 24,937,659</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 299,866,783</b>	<b>\$ 240,852,911</b>