



Get more from your checking.

3.51% APY
*APY as of March 31, 2017

VistaSmart Checking

With VistaSmart Checking, earn 3.51% APY*; enjoy cell phone protection and roadside assistance, and save on travel, dining, recreation, and prescriptions.



*The following requirements will need to be met in order to receive 3.51% APY on balances up to \$30,000: 30 debit card transactions, 2 direct deposits or ACH transactions, and e-statement. Balances in excess of 30,000 receive .50% APY. If requirements are not met, account will earn .05% APY. APY is Annual Percentage Yield and it is subject to change without notice. Fees may reduce the earnings on the account. Account is for personal accounts only.

Directors

Mickey L. Long, Chairman

Rick Covert

Kirk McLaughlin

Scott McLaughlin

Dr. Jack Novak

Scott Reed

John D. Steinmetz

Justin Thomas

Patricia McLaughlin Thomas

Bryan J. Wick

Miranda McLaughlin Wise

Locations

Austin (Soaring Soon)
Abernathy
Crosbyton
Dallas
Fort Worth
Hale Center
Idalou
Lorenzo
Petersburg
Plainview
Ralls
Vistabank.com



Quarterly Statement of Condition

March 2017



Quarterly Statement of Condition

March 31, 2017 / First Quarter

Assets

	3/31/2017	3/31/2016
Cash and Due From Banks	\$ 8,194,020	\$ 11,100,566
Federal Funds Sold	36,530,784	550,000
Interest Bearing Bank Accounts	15,250,115	10,501,186
CASH & CASH EQUIVALENTS	\$ 59,974,919	\$ 22,151,752
<i>Securities</i>		
U.S. Agencies	\$ 10,031,119	\$ 10,605,594
Municipals & Other Investments	23,474,586	25,221,845
Unrealized Gains (Losses) - AFS Securities	746,383	1,452,145
FRB, FHLB, & TIB Stock	1,829,997	4,210,082
TOTAL SECURITIES	\$ 36,082,085	\$ 41,489,666
<i>Loans</i>		
Consumer Loans	\$ 7,248,984	\$ 8,609,123
Commercial & Agriculture	97,090,120	83,098,122
Real Estate	211,943,414	155,353,508
Other Loans	3,234,909	1,395,121
TOTAL LOANS	\$ 319,517,427	\$ 248,455,874
Reserve for Loan Losses	(3,215,206)	(2,698,144)
TOTAL LOANS, NET OF RESERVE	\$ 316,302,221	\$ 245,757,730
Bank Premises & Equipment, Net	\$ 11,516,351	\$ 11,313,425
Other Assets	20,328,545	6,778,718
TOTAL ASSETS	\$ 444,204,121	\$ 327,491,291

Deposits, Liabilities, & Capital

	3/31/2017	3/31/2016
<i>Deposits</i>		
Demand Deposits	\$ 30,625,189	\$ 73,279,083
Interest Bearing Demand Deposits	14,334,791	77,416,330
Savings Accounts	219,761,660	41,407,407
Time Deposits	117,704,419	62,883,790
TOTAL DEPOSITS	\$ 382,426,059	\$ 254,986,610
Overnight and Term Borrowings	-	-
Other Liabilities	7,752,582	\$ 27,194,082
TOTAL OTHER LIABILITIES	7,752,582	27,194,082
TOTAL LIABILITIES	\$ 390,178,641	\$ 282,180,692
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	38,597,931	32,399,524
Undivided Profits	13,134,935	10,152,658
Unrealized Gains (Losses) - Bonds & Taxes	492,614	958,417
TOTAL EQUITY CAPITAL	\$ 54,025,480	\$ 45,310,599
TOTAL LIABILITIES & CAPITAL	\$ 444,204,121	\$ 327,491,291