

Welcome to Vista Bank

We're one of the few turn-of-the-century banks that survived the Dust Bowl of the 1930s. We believe in the entrepreneurial spirit, steadfast determination, commitment to our community, and hard work.

We're proud of our heritage - one filled with broad horizons, capable of soaring to great heights. Come see what the view's like from up here.

It's a whole new perspective.

vistabank.com

Directors

Kirk McLaughlin, Chairman

Scott McLaughlin

Jeff Rogers

Troy Stegemoeller

John D. Steinmetz

Patricia Thomas

Justin Thomas

Kelly Wing

Miranda Wise

Locations & Hours

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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: 8:30 - 3:00 M-F
Dallas (LPO) 325 N Saint Paul St. Ste 3500 p 214.416.8300	Lobby: 8:00 - 5:00 M-F Motor Bank: Not Applicable
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: 19th 4350 19th Street p 806.744.4300	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 5:00 M-F
Lubbock: 50th 4621 50th Street p 806.771.9500	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 M-F
Lubbock: 98th 4515 98th Street p 806.776.4000	Lobby: 9:00 - 4:00 M-F Motor Bank: 8:00 - 6:00 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 2015



Quarterly Statement of Condition

September 30, 2015 / Third Quarter

Assets

	9/30/2015	9/30/2014
Cash and Due From Banks	\$ 7,493,544	\$ 8,352,915
Federal Funds Sold	2,161,000	3,801,000
Interest Bearing Bank Accounts	10,489,772	9,976,236
CASH & CASH EQUIVALENTS	\$ 20,144,316	\$ 22,130,151
<i>Securities</i>		
U.S. Agencies	\$ 12,646,074	\$ 30,009,788
Municipals & Other Investments	27,515,219	28,345,366
Unrealized Gains (Losses) - AFS Securities	1,141,398	822,610
FRB, FHLB, & TIB Stock	3,501,549	3,133,740
TOTAL SECURITIES	\$ 44,804,240	\$ 62,311,504
<i>Loans</i>		
Consumer Loans	\$ 9,171,340	\$ 9,550,734
Commercial & Agriculture	95,540,645	89,451,594
Real Estate	133,726,923	98,924,059
Other Loans	984,845	1,379,695
TOTAL LOANS	\$ 239,423,753	\$ 199,306,082
Reserve for Loan Losses	(2,433,536)	(2,099,821)
TOTAL LOANS, NET OF RESERVE	\$ 236,990,217	\$ 197,206,261
Bank Premises & Equipment, Net	\$ 11,482,051	\$ 11,375,816
Other Assets	7,008,474	6,843,051
TOTAL ASSETS	\$ 320,429,298	\$ 299,866,783

Deposits, Liabilities, & Capital

	9/30/2015	9/30/2014
<i>Deposits</i>		
Demand Deposits	\$ 62,005,581	\$ 57,943,288
Interest Bearing Demand Deposits	71,641,122	67,740,236
Savings Accounts	38,871,974	36,766,588
Time Deposits	57,657,762	59,342,420
TOTAL DEPOSITS	\$ 230,176,439	\$ 221,792,532
Overnight and Term Borrowings	\$ 5,000,000	-
Other Liabilities	57,098,160	\$ 51,415,615
TOTAL OTHER LIABILITIES	62,098,160	51,415,615
TOTAL LIABILITIES	\$ 292,274,599	\$ 273,208,147
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	8,203,452	6,818,005
Unrealized Gains (Losses) - Bonds & Taxes	751,247	640,631
TOTAL EQUITY CAPITAL	\$ 28,154,699	\$ 26,658,636
TOTAL LIABILITIES & CAPITAL	\$ 320,429,298	\$ 299,866,783