

## 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

March 2014

MEMBER FDIC  EQUAL HOUSING LENDER

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

  
**Vista Bank**  
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# Quarterly Statement of Condition / Vista Bank

(First Quarter) March 31, 2014

## ASSETS

	<u>3/31/2014</u>	<u>3/31/2013</u>
Cash and Due From Banks	\$ 7,632,185	\$ 6,711,923
Federal Funds Sold	28,562,036	53,783,105
Interest Bearing Bank Accounts	5,255,409	2,275,502
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>\$ 41,449,630</b>	<b>\$ 62,770,530</b>
<i>Securities</i>		
U.S. Agencies	\$ 29,949,543	\$ 30,768,002
Municipals & Other Investments	24,032,871	20,766,031
Unrealized Gains (Losses) - AFS Securities	134,189	1,340,679
FRB, FHLB, & TIB Stock	923,578	908,393
<b>TOTAL SECURITIES</b>	<b>\$ 55,040,181</b>	<b>\$ 53,783,105</b>
<i>Loans</i>		
Consumer Loans	\$ 9,371,119	\$ 8,508,206
Commercial & Agriculture	61,440,851	60,909,464
Real Estate	81,280,817	52,276,594
Other Loans	420,003	380,704
<b>TOTAL LOANS</b>	<b>\$ 152,512,790</b>	<b>\$ 122,074,968</b>
Reserve for Loan Losses	(1,986,837)	(1,784,411)
<b>TOTAL LOANS, NET OF RESERVE</b>	<b>\$ 150,525,953</b>	<b>\$ 120,290,557</b>
Bank Premises & Equipment, Net	\$ 11,524,814	\$ 10,204,220
Other Assets	5,923,155	5,627,068
<b>TOTAL ASSETS</b>	<b>\$ 264,463,733</b>	<b>\$ 252,675,480</b>

## DEPOSITS, LIABILITIES, & CAPITAL

	<u>3/31/2014</u>	<u>3/31/2013</u>
<i>Deposits</i>		
Demand Deposits	\$ 62,460,303	\$ 54,952,222
Interest Bearing Demand Deposits	75,925,023	68,735,433
Savings Accounts	39,023,286	40,112,902
Time Deposits	60,782,843	61,775,218
<b>TOTAL DEPOSITS</b>	<b>\$ 238,191,455</b>	<b>\$ 225,575,775</b>
Overnight and Term Borrowings	-	-
Other Liabilities	\$ 1,292,047	\$ 1,682,493
<b>TOTAL OTHER LIABILITIES</b>	<b>1,292,047</b>	<b>1,682,493</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 239,483,502</b>	<b>\$ 227,258,268</b>
<i>Equity Capital</i>		
Capital Stock	\$ 1,800,000	\$ 1,800,000
Surplus	17,400,000	17,400,000
Undivided Profits	5,691,666	5,392,226
Unrealized Gains (Losses) - Bonds & Taxes	88,565	824,986
<b>TOTAL EQUITY CAPITAL</b>	<b>\$ 24,980,231</b>	<b>\$ 25,417,212</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$ 264,463,733</b>	<b>\$ 252,675,480</b>