

A LETTER FROM OUR PRESIDENT, MICHAEL F. BENDER

Thank you and congratulations to our 3rd Quarter Employees of the Month: Kerry Nickelson, Lindsay Menkovic, and Jennifer



Anderson. These three individuals showed the kind of commitment and effort that has driven our earnings up and earned us the reputation of having the best customer service in town.

We've also gained quite a reputation as a top SBA Lender. In fact, we remain the #1 SBA Lender in Eastern Missouri for the 3rd consecutive quarter. And we're now positioned as the 62nd largest lender in the entire United States. This is no accident – we've assembled an incredibly talented team with extensive SBA experience and knowledge. Our customers have found that our experts have been able to help them quickly identify which of the SBA programs fit their needs, and then seamlessly guide them through the application and approval processes.



While we've made big advances in our Commercial Lending division, we're also expanding our retail presence. We held a Ground Breaking ceremony to commemorate the construction now underway in Arnold. The new building will be smaller than our Festus headquarters, but will still offer the amenities our customers love, including a Wi-Fi cafe with cookies and coffee, Drive-Thru Service and a state-of-the-art ATM.



MIDWEST REGIONAL BANK

COMMERCIAL BANKING

Five and a half years ago, Midwest Regional Bancorp purchased a small community bank in Otterville, Missouri with just over \$26MM in assets and \$15MM in loans. Now, we are approaching \$250MM in assets and \$200MM in loans. Through that growth, Midwest Regional Bank has emphasized our goal of meeting the needs of small to medium-sized businesses in our market area by adding seasoned commercial lenders and support staff. As a result of our strict adherence to sound lending practices, and depth of our business lending experience, we have become the leading SBA lender in Missouri and one of the fastest growing institutions in the region. Additionally, we've added the cutting-edge Business Manager Product to focus on the needs of rapidly growing businesses, and we've rolled out a broad array of state-of-the-art Treasury Management products to allow our customers to be more efficient, profitable and effective in managing their resources. Our focus is to use our expertise to become the premier provider of business services to small and medium-sized businesses in the markets we serve.

LANDLORD WOES

Are you a landlord and feel abandoned by your Bank? After the real estate and financial collapse in 2008-10, many banks stopped lending money, especially on real estate. We hear from landlords every day about the inability to renew existing loans or make new purchases. Because Midwest Regional Bank did not have this exposure in our portfolio and did not suffer any meaningful losses during this time, we are actively seeking income-producing properties or owner-occupied commercial real estate.

If you have income-producing properties, we need to talk. We offer

competitive 3-year fixed rates on such real estate deals. Our underwriting process is based on the cash flow of the property, collateral coverage, and the financial strength of the borrower.

Deals we have approved this year include large scale multi-family buildings and groupings of rented single-family or multi-family units.

If you would like to discuss your situation, feel free to contact Gary Siddens at 314-394-4900 or email him at gsiddens@mwregionalbank.com. Gary is Area President of our Sunset Hills location and would be happy to meet with you.



NEW \$100 NOTE

In order to keep counterfeiting low, the U.S. government continues to enhance the security of its currency. The redesigned \$100 note introduces two advanced security features: the 3-D Security Ribbon and the Bell in the Inkwell. It also includes several highly effective features used in other U.S. denominations, such as the portrait watermark and security thread.

To ensure a seamless introduction of the new \$100 note, the U.S. government is conducting a global public education program to inform those who use it about the changes. Even with the most technologically advanced security features, it's you — the educated consumer — who continues to be the best line of defense against counterfeiting. Protect yourself — it only takes a few seconds to check the new \$100 note and know it's real.

COMMUNITY EVENTS

Football season is here and Midwest Regional Bank loves to support our local high school teams. Each year, MWRBank donates hundreds of plastic footballs to each local high school. These footballs are thrown

to the crowd during each of the teams' home games. Anyone who catches one of these footballs can bring it into the bank to receive \$5.00. And they get to keep the football!



THE BANK OF TRADITION AND PROGRESS.



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LENDING CASE STUDY

BLOOMSDALE FABRICATION AND WELDING

A little over 4 years ago, Terry Cooke saw an opportunity to purchase the company formerly known as Bloomsdale Welding (BW). BW was a family operation which operated successfully within its business model. While never strikingly profitable, BW was able to sustain adequate financial support and benefits for the family members. At the time Mr. Cooke acquired the company, BW employed 10, including 3 or 4 family members and received financing from a local bank. When Midwest Regional Bank called on Mr. Cooke, we listened to his particular needs and provided the right solution to meet his needs and he purchased BW in January, 2011. Now restructured and renamed Bloomsdale Fabrication & Welding, Inc. (BFWI), the company is thriving and has 22 employees. In December of 2012, MWRBank was able to secure a working capital loan through the SBA 7a program. This loan has helped the company meet the demands of its rapidly expanding business, providing new welding equipment that allows BFWI to serve surface and underground mining industry, and perform repair work for local agricultural producers. Mr. Cooke has expanded his product line to include structural steel which has had a resounding impact on gross revenues and net income. Recently, he completed the structural steel for the new police headquarters in Clayton, MO, provided the steel for

a new Dierberg's Supermarket at Lake of the Ozarks, and for several school projects. The company has established new relationships in the Missouri and Illinois region. On occasion, through its various industry relationships, BFWI has shipped finished goods to Florida and Canada.



LOAN ADMINISTRATION

NEW FUNCTIONALITY COMING FOR LOAN CUSTOMERS

Are you tired of all that paper? We are currently working on a project that will allow our loan customers to receive their billing statements electronically. We anticipate being able to offer this feature to all of loan customers in the near future.

DON'T FORGET...

We always have fresh-baked cookies and brewed coffee in our lobby.

