

A LETTER FROM OUR PRESIDENT

STRONG YEAR AND POSITIVE OUTLOOK

The summer has come to an end and as we review the first half of 2012, our results are strong.



To balance our solid capital position, we have strengthened our Loan Production Department, opening two new offices. Sanford B. Scott will head our Clayton office and Gary L. Siddens runs our Sunset Hills location.

In addition to the balance sheet, I've always understood that the success of any business depends on an exceptional team of solid employees. I believe we have the very best people working for us and I have initiated a couple of new programs to recognize some of the outstanding efforts our employees put forth every day. The Progress Award is given to an employee that goes above and beyond the call of duty. This award comes with a small monetary incentive and a certificate of recognition. The Employee of the Month Award acknowledges the employee that has shown an extraordinary effort that month and rewards the deserving recipient with cash, an invitation to the VIP Luncheon, reserved parking, and a trophy of recognition. Since we started the program in June, we have had four winners: Sara Kennedy, Nicole Bauer, Kelly Barch, and Lindsay Hurt. I extend my personal thanks to these folks who help us deliver on our promise of being the Bank of Tradition and Progress.

In addition to sound fiscal practices and strong employees, I remain committed to helping our local community. Our We Care About Kids program donates funds and resources to our area schools. This reinvestment helps create a richer learning environment, relieve the strain on families, teachers and administrators, and build a stronger foundation for the future.

We continue to offer stock in our current Capital Raise. If you'd like to get in on the chance to be a part of one of the fastest-growing banks in the Midwest, call my office at (636) 232-2525 or email me at mbender@mwregionalbank.com.



MIDWEST REGIONAL BANK

OTTERVILLE NEWS

GREETINGS FROM OTTERVILLE!

Hot and dry - the weather seems to remain the primary topic of conversation. The temperatures continue to climb and the forecasted showers haven't materialized. Even the "given" pop up showers we expect to interrupt our picnics and celebrations around the 4th of July have evaded us.

One thing we are confident that you can count on is the dedication of our staff. Here in Otterville, we have seven employees with a combined 137 years of banking experience. With experience there comes a tremendous wealth of knowledge available to assist our customers. From deposit accounts to loans, from the smallest detail to the latest technology, our staff has the knowledge to assist you.



With our institution, there are no call centers or outsourcing of your information. You're greeted by the same faces you've come to expect and a staff that addresses you by name. We live where you live and understand what being

part of the community means. If you're in the area, stop by and see why we say "Where People Are Important" is more than a slogan.

NEED ASSISTANCE?

Questions regarding your loan? We have answers. Our knowledgeable and friendly Loan Administration experts are available to answer your questions related to your loan accounts. We can assist with questions regarding your payments, setting up auto-payments and general account inquiries. Call us at (636) 937-5351 and ask for loan administration.

Have you been to our Festus Branch? Our Wi-Fi cafe is a great place to check your email, see your statement, or setup Bill Pay and grab some coffee and fresh cookies, too. Our staff will guide you every step of the way.

GO LOCAL!

Join the Go Local movement by banking locally with a community bank. Because community banks put local deposits back to work in the community, and are financial first responders both in good times and in bad, consumers will be reinvesting in their neighborhood and making it a better place to live and work for generations to come. Midwest Regional Bank is committed to taking care of our customers and looking after our community.

NOTE FROM OUR CHIEF LENDING OFFICER

While loan growth was low in the first half of the year compared to our historical norms, we expect very strong loan growth for the third and fourth quarters. This growth will be enhanced through the addition of our recent hires. The addition of new commercial customers has also contributed to strong growth in DDA balances, which confirms that our cash management products are competitive from both a technological and pricing basis.

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FESTUS
363 Festus Centre Drive
Festus, MO 63028
(636) 937-5351

BANK OF OTTERVILLE
211 East Grover Street
Otterville, MO 65348
(660) 366-4321

Email:
info@mwregionalbank.com

Web:
www.mwrbank.com



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 MWRBank



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NEW ADDITIONS

WELCOME TO OUR NEWEST TEAM MEMBERS!

As we grow, so does our staff of outstanding professionals. We've added new team members to help us offer the very best practices, products and services.

We welcome Sanford B. Scott as Area President of the Clayton Market. As a recognized Financial Services leader in Clayton, Sanford brings a wealth of knowledge and experience to Midwest Regional Bank. With his understanding of the loan process and unparalleled success in Business Lending, he is creating new and exciting opportunities for his clients' growth. His office is located at 7701 Forsyth Blvd in Clayton. Call him at (314) 650-5001, or email sscott@mwregionalbank.com.

Gary L. Siddens, Jr. is Area President of our new Sunset Hills office. He brings over 25 years experience in Financial Services, consistently ranking among the top lenders in St. Louis. He has played a key role in Commercial Lending initiatives throughout his career and brings his expertise to help his clients in Sunset Hills. He's located at 10777 Sunset Office Drive. Call him at (314) 614-1343 or email gsiddens@mwregionalbank.com.

Tim Dudley has joined our Chesterfield office as VP Commercial Lending. Tim has over 16 years experience in banking, from branch management to residential lending. He brings a strong knowledge of Commercial and SBA Lending. To contact him, call (314) 606-4179 or email tdudley@mwregionalbank.com.

CASE STUDY

SBA LOAN HELPS SADLER STAY IN THE LEAD WITH RENOVATION

KC Loan Production Office gets off to a great start with SBA loan client, Phil Sadler. Midwest Regional Bank's loan of \$3 million is helping Sadler Indoor Go Kart Racing celebrate its 10 anniversary with an expansive renovation. The makeover includes a new, large concessions area, impressive audio-video room, and a party room to accommodate customers' demands to hold their celebrations at Sadler's entertainment complex.

"Midwest Regional Bank figured out my complex loan request," says Mr. Sadler. "My representatives identified the various loan components, from the credit stage to final construction, then made my life much easier. They handled each step in a very professional and business-like manner", says Mr. Sadler.



Sadler's Indoor Racing now offers even more fun and excitement for friends and family to enjoy, thanks to a premium renovation financed by Midwest Regional Bank.

