

LETTER FROM OUR CEO

MICHAEL F. BENDER



I'm happy to report that we exceeded our annual earnings estimate once again. We closed 2015 with \$4,250,000 in earnings -- a \$1,295,000 increase over 2014.

Our steady growth is a result of our diligent commitment to sound banking principals. Our capital position has kept pace with our growth and we continue to have strong asset quality.

This continued success is only possible through hard work and dedication from our employees. We have the best and brightest in every department and it really shows in the sustained results we achieve. In 4th quarter 2015, we recognized Sara Beth Kennedy and Kerry Nickelson as Employees of the Month for October and November. Donna Horn received our highest honor of 2015 Employee of the Year. Stan Dugas has been named our January Employee of Month.

A cornerstone of our bank is supporting and connecting with the communities we serve. To that end, we hold monthly VIP Luncheons where we can personally engage with our shareholders, customers and contractors. If you're interested in attending an upcoming luncheon, please call my assistant Cheryl Laut at (636) 232-2636.



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DEBIT CARD SECURITY

Newly designed debit cards containing EMV security features have been sent to all cardholders. This new technology is a more secure way to pay. You can use your new EMV chip card everywhere you shop today. Insert your card into a chip-enabled terminal or swipe your card at merchant locations that have not yet switched to chip-enabled terminals. You can also continue to use your card as you did before -- for online transactions, mail order/telephone order transactions, pay at the pump fuel purchases and ATM machines.



In addition to this new security technology, we offer MasterCard SecureCode on our EMV chip cards. MasterCard SecureCode is just another great service we offer to help protect our customers from fraud. For more information on the products and services we offer, feel free to contact one of our branches: (636) 937-5351 (Festus), (636) 232-0070 (Arnold), or (660) 366-4321 (Otterville).

OTTERVILLE COMMUNITY

Greetings from Otterville! With ice on the ponds, it appears winter is here. While the temperatures drop outside, many of our customers are taking advantage of using our new Community Center to host activities. Santa was here taking pictures with the kids in early December. The

Chamber of Commerce hosted its annual community dinner on Christmas Eve. Additional events so far include holiday parties, birthday parties, family dinners, baby showers as well as a weekly Yoga class.

We are all extremely proud of how well the facilities turned out and the community has been very appreciative of the investment our bank has made here locally. It has been exciting to see new faces and old friends come into our lobby to inquire about the bank and community center.

If you ever find yourself in our area, please stop by -- we'd love to give you a tour.

SBA RESULTS AND OUTLOOK

The Bank's SBA Department ended fiscal year 2015 with outstanding results. This achievement could not have been reached without the support of Senior Management and a dedicated sales force. During the SBA's fiscal year that runs from October 1, 2014 to September 30, 2015, the Bank approved 60 loans totaling \$51.8MM! During this timeframe, the Bank ranked 76th in loan production of all SBA lenders Nationwide.

The 2016 outlook is bright for the Bank's SBA production. During the 4th quarter of 2015, we added three additional SBA loan production offices located in Denver, CO, Tampa, FL, and Fairview Heights, IL. With teams assembled at each location, the projected growth for SBA this year is tremendous. We are looking forward to a hot start to 2016 as the future looks promising for all things SBA.

SANTA'S VISIT TO FESTUS

Christmas wouldn't be complete without a visit from Santa! Hundreds of children came to see him at our Festus branch in December. They sat on his lap and told him the gifts they hoped to receive. Santa gave each child a chocolate pop and gave their parents a keepsake photo. Midwest Regional Bank is always honored to host such a special guest!





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FESTUS

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

ARNOLD

1913 Richardson Rd
Arnold, MO 63010
(636) 232-0070

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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FINANCING LOCAL BUSINESS

The Creve Coeur office was pleased to be able to provide the financing for the second area location of Picasso's Coffee.

Picassos' Coffee is a family-owned, independent coffee shop located in the historic Old Town area of St. Charles. Their original location was opened in 2005 and quickly became a local favorite. Due to the success of their first location, local developers contacted the owners to present the new development at The Streets of St. Charles entertainment and shopping complex.

The owners were introduced to Tim Dudley at Midwest Regional Bank through a local attorney. After discussion



and review, Midwest Regional Bank was able to provide the necessary financing to fund the new location through the help of the SBA 7a loan program. The second location opened November 16th, 2015 and has been doing a booming business ever since. The team at the Creve Coeur office would love the opportunity to assist your business with your financing needs. Tim Dudley can be reached at (314) 744-8724.

GROWTH IN PHOENIX

The Phoenix SBA loan production office is continuing to gain market share at a rapid rate. The first quarter Arizona District

SBA statistics were released January 5th and Midwest Regional finished 2nd in dollar volume out of 50 participating lenders! We will be looking to add one new lender to our team in the first half of 2016 to further our commitment to the market.

SUNSET HILLS UPDATE

The Sunset Hills office is off to a good start in 2016. We have made several local connections in the community and we look forward to meeting more local business owners in 2016. We have closed several loans in Sunset Hills ranging from large commercial real estate to the small business owner looking to expand. We proudly support our small businesses in Sunset Hills by providing excellent service and knowledge to help our community grow. Our decisions are made locally and our products are tailored to meet the individual needs of each customer. Please contact Sarah Ross at (314) 394-4902 in the Sunset Hills office if you have any financing needs or questions.

KIRKWOOD WINTER FUN

Greetings from Kirkwood! The city is offering some wonderful activities to beat the Winter Blues. Kirkwood Recreation has partnered with Kirkwood Public Library to offer a program filled with story time, craft activities, games and more. Each month they will explore a different fun location. For FREE. They will be on the second Wednesday of the month at 6:30pm. The next two activities will feature Imagination Train Station. Listen up for the train whistle! Meet at Kirkwood Train Station. Then on February 11th, Imagination Fire Station. Check out the big red trucks. Meet at Firehouse #2, 11804 Big Bend. Pre-Registration is required at (314) 822-5855.