

LETTER FROM OUR CEO MICHAEL F. BENDER



We have hit a major milestone. MWRBank is now a half a billion dollar bank. We posted record asset growth in 2016 of over

\$138 million and now sit at \$547 million. At the same time, we increased profit to \$4.2 million, a \$700,000 jump up from last year's \$3.5 million

With our Kirkwood branch now open and our Chesterfield branch under construction, we are looking at 2 additional St. Louis area locations to continue our strategic, steady retail expansion.

In both our Commercial and Retail operations, we deliver on the promise to be the Bank of Tradition and Progress, bringing our customers the best of today's technology with the personal service of yesterday.

**Congratulations to our
Employees of the Month and the
2016 Employee of the Year:**

Tim Davis - 2016 EOY

**Tim Davis - Nov EOM
Tiffany Smith - Dec EOM
Kristin Cline - Jan EOM**

U.S. Currency Facts

• Federal Reserve notes are a blend of 25 percent linen and 75 percent cotton. Currency paper has tiny red and blue synthetic fibers of various lengths evenly distributed throughout the paper.

• No matter the denomination, a banknote weighs approximately 1 gram. Because there are 454 grams in one pound, this means there are 454 notes in one pound of currency.

• It is estimated that between one-half to two-thirds of the value of all U.S. currency in circulation is outside of the U.S.



**MIDWEST
REGIONAL BANK**

SMALL BUSINESS NEWS

The Creve Coeur office continues to grow and meet the needs of the business community. Recently, MWRBank was able to provide the financing for an existing client to purchase a business, real estate and land that the business has been leasing for the past 5 years.

The bank had the opportunity to finance the purchase of the operating company for Ronsick's Auto Repair in 2011, for a minority-share owner. The bank financed the acquisition with an SBA 7a loan. Since the initial purchase of the business in 2011, the bank has continued to assist the client with the growth of his business through cash management and additional equipment financing.

Earlier this year, another client had the opportunity to purchase the real estate and buildings that the business was leasing from the previous owners. Midwest Regional Bank and the clients lender Tim Dudley stepped in and provided the necessary financing for the purchase of the real estate and land as well as additional funding for some construction and upgrades to the property.

The bank was honored with the opportunity to assist an existing client with the needed capital to help the business and the owner continues to improve the business' cash flow and long-term investment needs.

Additional proof that Midwest Regional Bank's goal is to be more than just a lender, but is interested in providing a long-term relationship with its clients and strives to provide the needed resources and banking relationship to help your business grow. If your business needs a bank that strives to create a lasting business relationship, just call Tim Dudley at the Creve Coeur office at (314) 744-8724.

KIRKWOOD NOW OPEN

The Kirkwood branch opened for business on October 18 and celebrated its grand opening on November 7. We had a great turnout for the grand opening, including the mayor of Kirkwood, Tim Griffin. We have been busy opening new accounts and meeting our neighbors. If you haven't been to the new branch yet, you are invited

to visit. The branch is beautiful (we get many favorable comments from customers)! Traci Dodson is Area President and Rachael Sipp is the branch manager. Please come visit us and we'll show you around.



WESTWARD EXPANSION

On Monday November 7th, the Bank held a groundbreaking Ceremony for our new full service facility located at the Northeast corner of Highway 40/61 and the Boone's Crossing Exit.

The Bank has had a Loan Production Office in Chesterfield Valley for over 7 years and has an excellent market share in the region. The addition of this facility will open up additional opportunities in West County, St Charles County, Warren County and even Lincoln County, as many customers do business, commute, shop, and entertain in the Valley area. While this Branch will house commercial lenders specializing in commercial real estate, lines of credit, equipment loans and SBA financing, it's the retail products and excellent location where the biggest benefits are expected for new customers. This facility will provide checking, savings, cash management, CD's, Notary, and Safety Deposits Boxes available to customers. We expect completion of the Branch in July 2017.

Denver Recognition

Our Denver office has received recognition for its incredible market penetration. In its single year of operation, MWRBank is 23rd in number of SBA Loans, and has the Highest Average Dollar Value of SBA 7a Loans in the Denver area. The Denver Business Journal recognized this achievement in its annual Book of Lists. Congratulations to George Taylor, Todd Overly, Zahid Kamran, Darrick Brown, Michelle Watwood and Ken Dawley!

THE BANK OF TRADITION AND PROGRESS.



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MWRBank



THE BANK OF TRADITION AND PROGRESS.

SBA LENDING

Midwest Regional Bank rounded out the 2016 year with amazing results surrounding its SBA lending program. Internally, Midwest Regional Bank again beat its previous year for SBA lending efforts! On a National level, Midwest Regional Bank finished 52nd in gross loan dollars during the SBA fiscal year that runs from October 1, 2015 through September 30, 2016. This incredible feat could not have been accomplished without the extraordinary efforts of the Bank's SBA lending team, as well as strong back office support.

In 2017, Midwest Regional Bank is poised to have great success with fully staffed Loan Production Offices located in St. Louis, MO, Fairview Heights, IL, Tampa, FL, Kansas City, MO, Denver, CO, and Phoenix, AZ. With nearly 30 dedicated SBA loan officers and a dedicated back office support staff, Midwest Regional Bank's 2017 SBA lending efforts are aimed at beating last year's accomplishments.

As the SBA Lending program is designed to assist a multitude of loan borrowers with varying financial needs, don't hesitate to contact the Bank for your current or future SBA lending needs. For additional information or to get connected with a SBA lending office, please contact the Bank's SBA Department Manager, Tim Davis at (636) 725-1290 or email tdavis@mwregionalbank.com.

SUNSET HILLS GROWTH

The Sunset Hills office is excited to get 2017 off to a good start. There are several projects in the pipeline for the Sunset Hills office to close in the 1st quarter of 2017. This year, we plan to build on our current success by building close relationships with the community. We will continue to prove how great it is to be a Midwest Regional Bank customer.

There are couple large projects going on in the Sunset Hills/Crestwood area. The tear down of old Crestwood Plaza is moving along. Once the tear down is complete the property will be developed into mixed-use real estate. This will include entertainment and service retail, along with residential real estate, including an open space and community gardens. Even though it is sad to see it go, we are happy for the change and economic growth in our area.

In October 2016, KP Development broke ground for the first new building site at Fenton Logistics Park. The Fenton Logistics Park will bring office, retail, and warehouse real estate to the old Chrysler plant location. We are excited for opportunities that this large development will bring to the area.

ILLINOIS SUCCESS

The Illinois loan production office has officially been open for one year. Our Illinois team of lenders has quickly developed a strong presence. This is due to continued community involvement and participating in regular networking events. Even other lenders in the market recognize Midwest Regional Bank as who a business should go to for SBA needs. In November 2016, two Illinois team members, John Vitale and Rob Pickerell, were recognized by Illinois Small Business magazine as top people any small business owner should know in Southern Illinois. In 2017, we look to continue this trend and grow our presence in the market.

PHOENIX OFFICE EXCELS

The Phoenix Loan Production Office continues to excel. In the first SBA quarter of the year they expect to be in the top 3 in dollar volume in loan production for the entire state. In fiscal year 2016, the office closed over \$28MM dollars of loan transactions and provided more than \$2MM of gross fee income to the bank.