

NICOLET BANKSHARES, INC.

| | CPP Disbursement Date 02/20/2009 | RSSD (Holding Company) 3103603 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | |
| Assets | \$834 | \$1,184 | 42.1% | |
| Loans | \$619 | \$849 | 37.1% | |
| Construction & development | \$32 | \$55 | 73.1% | |
| Closed-end 1-4 family residential | \$134 | \$174 | 29.3% | |
| Home equity | \$25 | \$31 | 26.5% | |
| Credit card | \$0 | \$1 | 230.5% | |
| Other consumer | \$4 | \$2 | -38.1% | |
| Commercial & Industrial | \$181 | \$228 | 25.9% | |
| Commercial real estate | \$186 | \$256 | 37.6% | |
| Unused commitments | \$180 | \$235 | 30.2% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$31 | \$68 | 115.5% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$49 | \$57 | 16.3% | |
| Cash & balances due | \$89 | \$148 | 66.7% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$55 | \$19 | -66.1% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$51 | \$20 | -59.9% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$756 | \$1,077 | 42.6% | |
| Deposits | \$715 | \$1,041 | 45.6% | |
| Total other borrowings | \$33 | \$30 | -11.3% | |
| FHLB advances | \$30 | \$23 | -25.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$78 | \$107 | 37.2% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$5 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.3% | 8.9% | -- | |
| Tier 1 risk based capital ratio | 12.1% | 12.0% | -- | |
| Total risk based capital ratio | 13.4% | 13.1% | -- | |
| Return on equity ¹ | 5.6% | 3.6% | -- | |
| Return on assets ¹ | 0.5% | 0.3% | -- | |
| Net interest margin ¹ | 4.1% | 4.2% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | 113.1% | 89.9% | -- | |
| Loss provision to net charge-offs (qtr) | 209.3% | 102.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.4% | 1.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 |
| Construction & development | 8.0% | 2.3% | 1.2% | 0.0% |
| Closed-end 1-4 family residential | 1.9% | 1.4% | 0.2% | 0.0% |
| Home equity | 0.0% | 0.8% | 0.0% | 0.2% |
| Credit card | 0.0% | 0.0% | 1.5% | 2.1% |
| Other consumer | 3.6% | 5.3% | 0.0% | 0.2% |
| Commercial & Industrial | 0.5% | 0.0% | 0.1% | 0.0% |
| Commercial real estate | 1.4% | 2.0% | 0.1% | 0.7% |
| Total loans | 1.4% | 1.2% | 0.1% | 0.3% |