

NICOLET BANKSHARES, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3103603	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$676	\$657	-2.8%	
Loans	\$483	\$492	2.0%	
<i>Construction & development</i>	\$44	\$54	21.7%	
<i>Closed-end 1-4 family residential</i>	\$63	\$71	12.5%	
<i>Home equity</i>	\$26	\$29	10.8%	
<i>Credit card</i>	\$0	\$0	25.3%	
<i>Other consumer</i>	\$4	\$11	202.3%	
<i>Commercial & Industrial</i>	\$154	\$129	-16.2%	
<i>Commercial real estate</i>	\$171	\$172	0.4%	
Unused commitments	\$148	\$174	17.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$20	44.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$35	\$33	-5.4%	
Cash & balances due	\$107	\$75	-29.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$14	\$24	75.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$11	\$22	93.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$616	\$594	-3.5%	
Deposits	\$577	\$558	-3.3%	
Total other borrowings	\$36	\$33	-8.3%	
FHLB advances	\$25	\$25	0.0%	
Equity				
Equity capital at quarter end	\$60	\$63	4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	10.2%	--	
Tier 1 risk based capital ratio	11.9%	12.5%	--	
Total risk based capital ratio	13.0%	13.8%	--	
Return on equity ¹	-2.9%	3.3%	--	
Return on assets ¹	-0.2%	0.3%	--	
Net interest margin ¹	2.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.5%	75.9%	--	
Loss provision to net charge-offs (qtr)	98.6%	101.3%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.7%	7.7%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	0.6%	0.1%	0.9%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.0%	0.0%	0.1%	0.0%
<i>Commercial & Industrial</i>	0.3%	1.3%	1.2%	0.4%
<i>Commercial real estate</i>	0.7%	1.1%	0.2%	0.3%
<i>Total loans</i>	1.4%	1.7%	0.5%	0.4%