

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	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$657	\$656	-0.2%		
Loans	\$492	\$516	4.9%		
<i>Construction & development</i>	\$54	\$40	-24.6%		
<i>Closed-end 1-4 family residential</i>	\$71	\$80	12.6%		
<i>Home equity</i>	\$29	\$28	-1.6%		
<i>Credit card</i>	\$0	\$0	-46.8%		
<i>Other consumer</i>	\$11	\$11	7.3%		
<i>Commercial & Industrial</i>	\$129	\$142	10.1%		
<i>Commercial real estate</i>	\$172	\$167	-2.9%		
Unused commitments	\$174	\$120	-31.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$17	-12.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$34	0.6%		
Cash & balances due	\$75	\$51	-31.5%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$24	\$59	145.6%		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$22	\$63	191.5%		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$594	\$592	-0.5%		
Deposits	\$558	\$559	0.2%		
Total other borrowings	\$33	\$29	-9.8%		
FHLB advances	\$25	\$25	0.0%		
Equity					
Equity capital at quarter end	\$63	\$64	2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	9.2%	--		
Tier 1 risk based capital ratio	12.5%	11.7%	--		
Total risk based capital ratio	13.8%	13.0%	--		
Return on equity ¹	3.3%	-0.9%	--		
Return on assets ¹	0.3%	-0.1%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.9%	79.9%	--		
Loss provision to net charge-offs (qtr)	101.3%	230.8%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	7.7%	12.4%	0.0%	3.1%	--
<i>Closed-end 1-4 family residential</i>	0.6%	0.4%	0.9%	0.1%	--
<i>Home equity</i>	0.0%	1.1%	0.4%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	4.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	1.3%	2.8%	0.4%	0.3%	--
<i>Commercial real estate</i>	1.1%	0.7%	0.3%	0.0%	--
<i>Total loans</i>	1.7%	2.1%	0.4%	0.3%	--