

ANNUAL SHAREHOLDER MEETING

May 22, 2014

CALL TO ORDER

John P. Hickey, Jr.

Chairman of the Board of Directors

FORWARD LOOKING STATEMENTS

CIB Marine has made statements during today's presentation that may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. CIB Marine intends these forward-looking statements to be subject to the safe harbor created thereby and is including this statement to avail itself of the safe harbor. Forward-looking statements are identified generally by statements containing words and phrases such as "may," "project," "are confident," "should be," "intend," "predict," "believe," "plan," "expect," "estimate," "anticipate" and similar expressions. These forward-looking statements reflect CIB Marine's current views with respect to future events and financial performance that are subject to many uncertainties and factors relating to CIB Marine's operations and the business environment, which could change at any time.

There are inherent difficulties in predicting factors that may affect the accuracy of forward-looking statements.

Stockholders should note that many factors, some of which are discussed in today's presentation or in the documents that are incorporated by reference, could affect the future financial results of CIB Marine and could cause those results to differ materially from those expressed in forward-looking statements. These factors, many of which are beyond CIB Marine's control, include but are not limited to:

- operating, legal, and regulatory risks;
- economic, political, and competitive forces affecting CIB Marine's banking business;
- the impact on net interest income and securities values from changes in monetary policy and general economic and political conditions; and
- the risk that CIB Marine's analyses of these risks and forces could be incorrect and/or that the strategies developed to address them could be unsuccessful.

These factors should be considered in evaluating the forward-looking statements, and undue reliance should not be placed on such statements. Forward-looking statements speak only as of the date they are made. CIB Marine undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise. Forward-looking statements are subject to significant risks and uncertainties and CIB Marine's actual results may differ materially from the results discussed in forward-looking statements.

INTRODUCTIONS

- Board of Directors
- Crowe Horwath LLP
 - Computershare
- Management Team

PROPOSAL 1: ELECTION OF DIRECTORS

Nominated Directors:

- Willard Bunn III
- Gary L. Longman
- Charles J. Ponicki

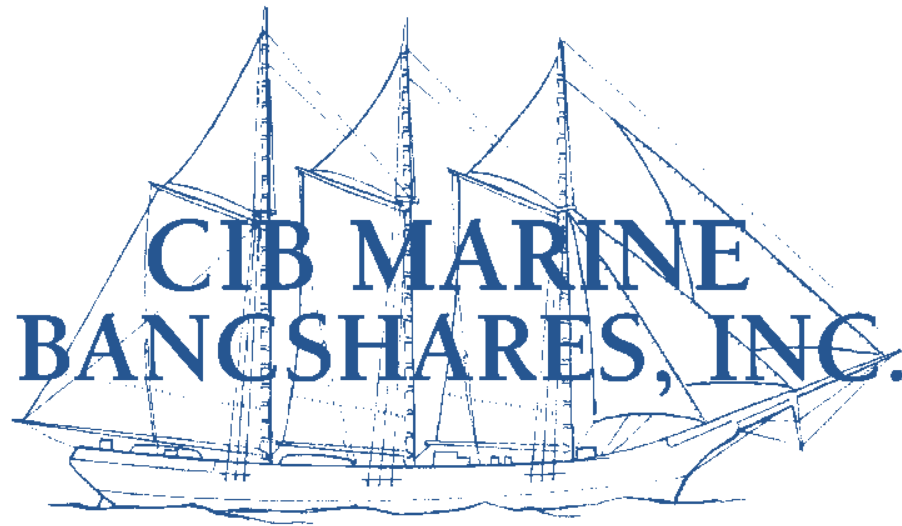
Elected directors will serve until 2017.

PROPOSAL II: RATIFICATION OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

Crowe Horwath LLP

PRESENTATION TO SHAREHOLDERS

Charles J. Ponicki
President & Chief Executive Officer

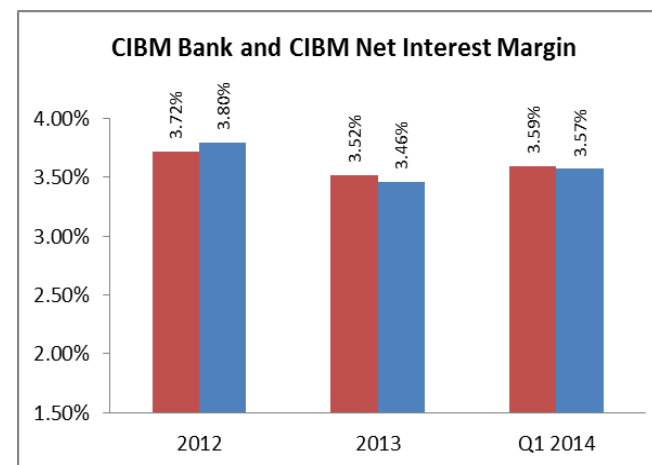
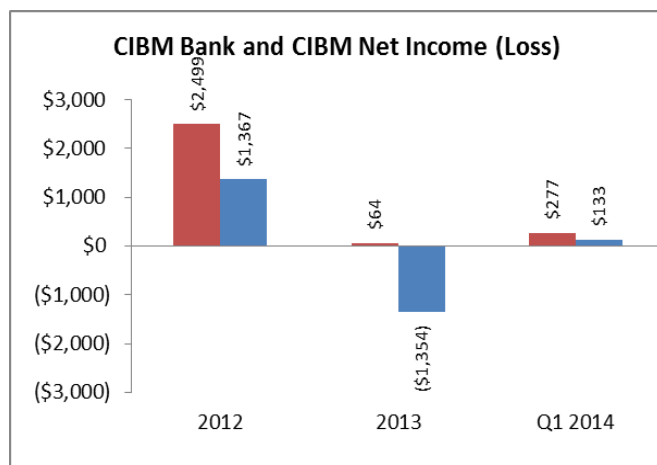


CIB Marine provides personalized banking and related financial solutions to small and middle market businesses, their owners and employees, and consumer households in our communities. We leverage our entire banking team to provide our clients superior service with a high degree of professionalism and integrity. We operate our company to support our clients' enduring success, contribute to our communities' quality of life and economic development, provide growth opportunities and challenge for our employees and increase value for our shareholders.

FINANCIAL PERFORMANCE

Patrick J. Straka
Chief Financial Officer

EARNINGS & PERFORMANCE



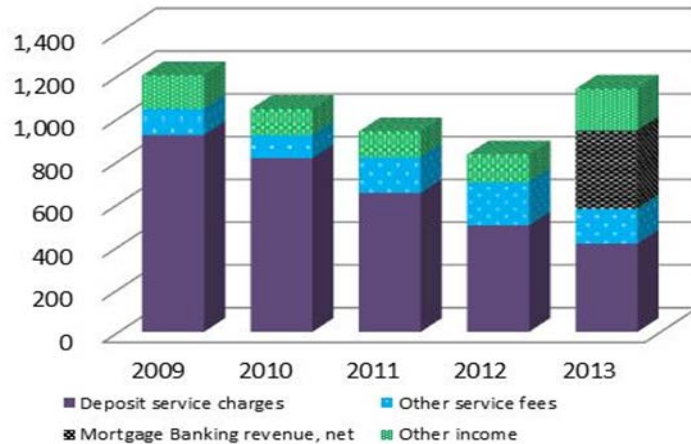
CIBM Income Statement	2012	2013	Q1 2014
Interest income	\$21,404	\$17,710	\$4,416
Interest expense	3,218	2,470	512
Net interest income	18,186	15,240	3,904
Provision for loan losses	(3,213)	(22)	11
Net interest income after provision for loan losses	21,399	15,262	3,893
Noninterest income	(1,243)	900	710
Noninterest expense	18,739	17,516	4,468
Net income (loss) before income taxes	1,417	(1,354)	135
Income tax expense	50	0	2
Net income (loss)	1,367	(1,354)	133

- CIBM Profitable 2012 and Starting 2014 Profitable in Q1
- CIBM Bank has been Profitable the Last 2 Years
- CIBM Bank has been Profitable 7 of the Last 9 Quarters
- CIBM's Q1 Net Interest Income and Non-Interest Income are Up versus the Prior Year Q1

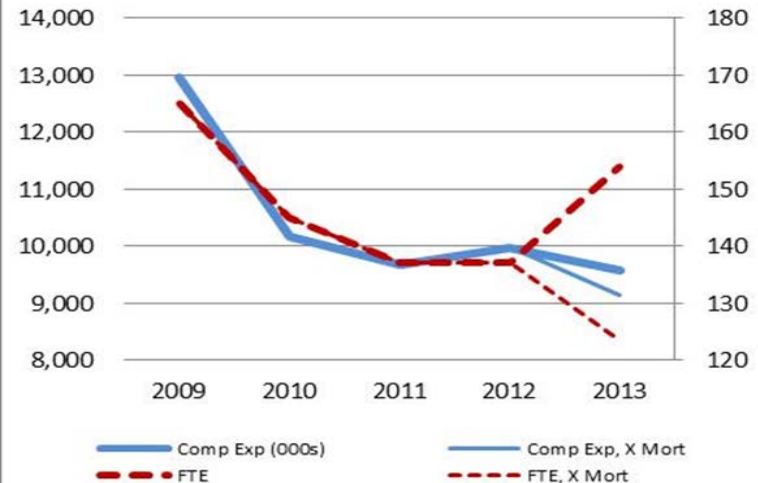
NON-INTEREST INCOME & EXPENSE

Banking Non-Interest Income (000s)

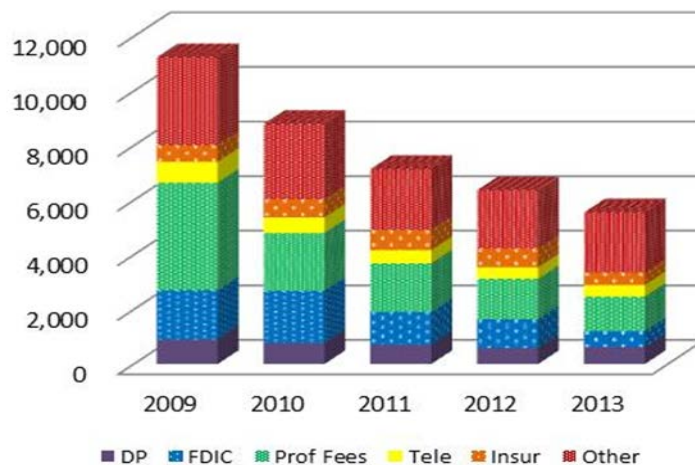
excluding OTTI and G(L) on OREO, Loans and Securities



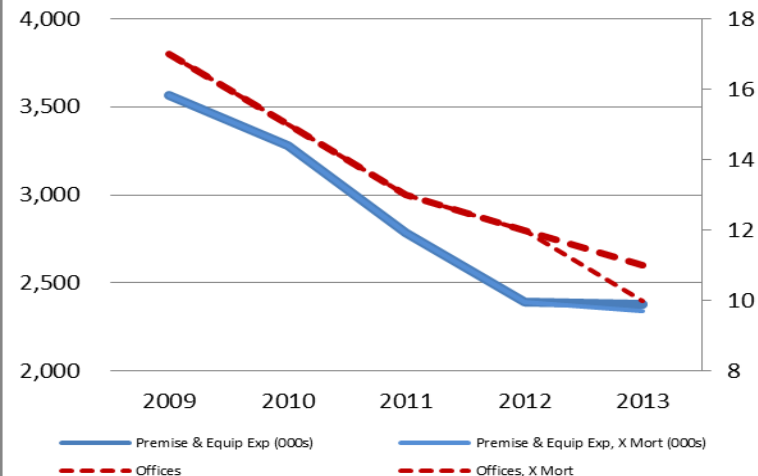
Compensation and Employee Benefits



Other Non-Interest Expense (000s)

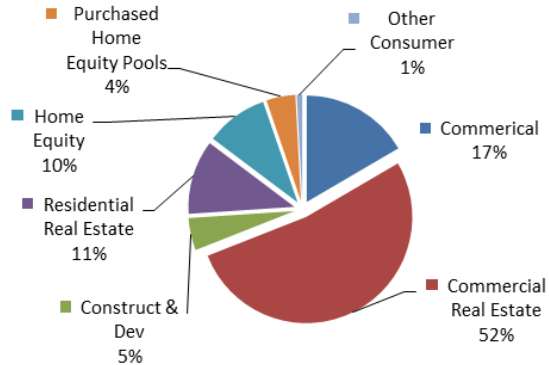


Premise and Equipment

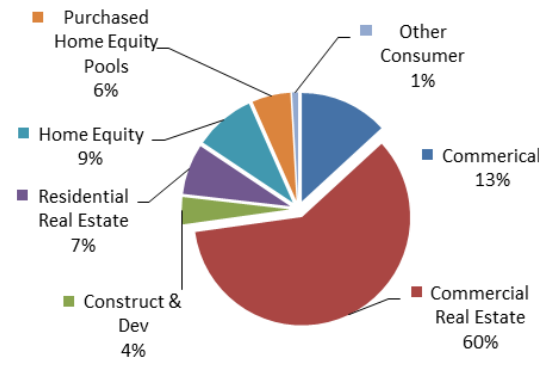


LOANS & DEPOSITS

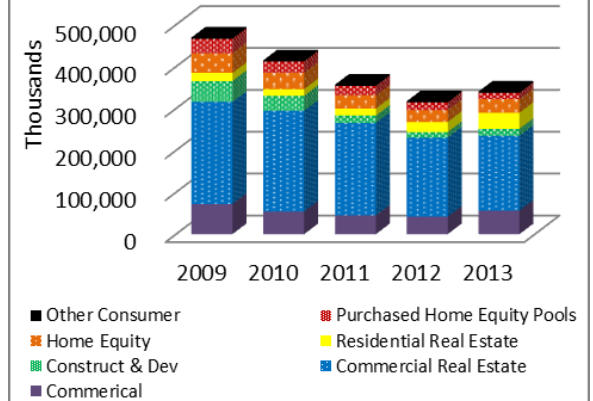
Loan Segmentation 2013



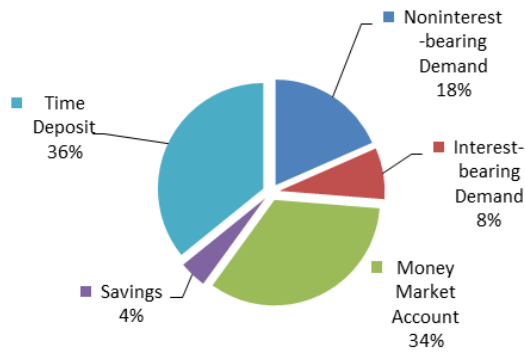
Loan Segmentation 2012



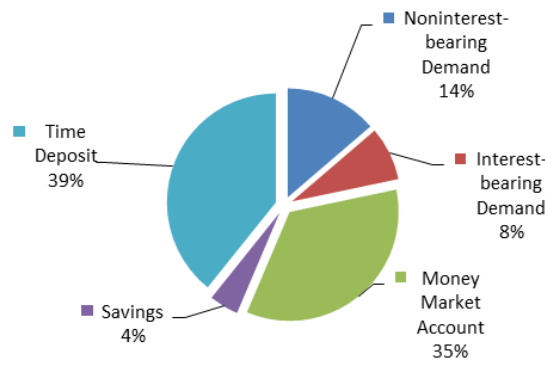
Loans



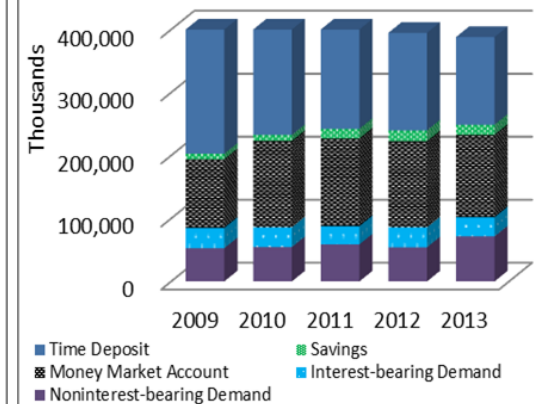
Deposit Segmentation 2013



Deposit Segmentation 2012

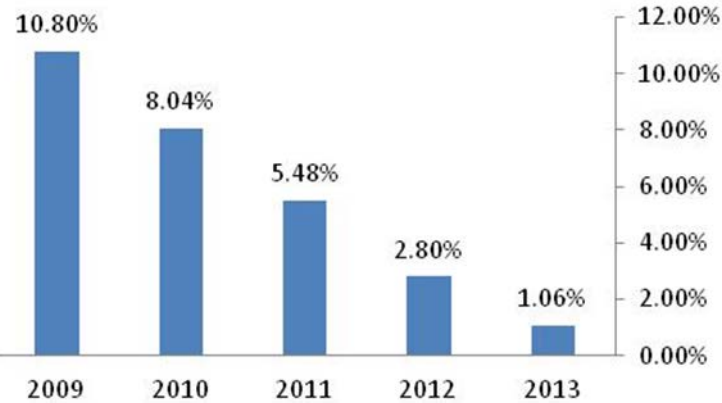


Deposits

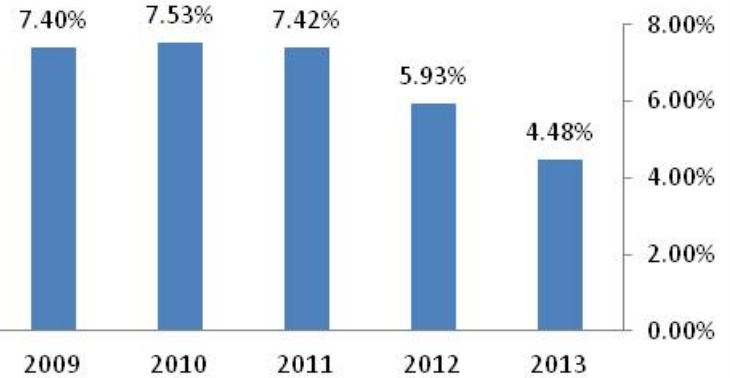


ASSET QUALITY

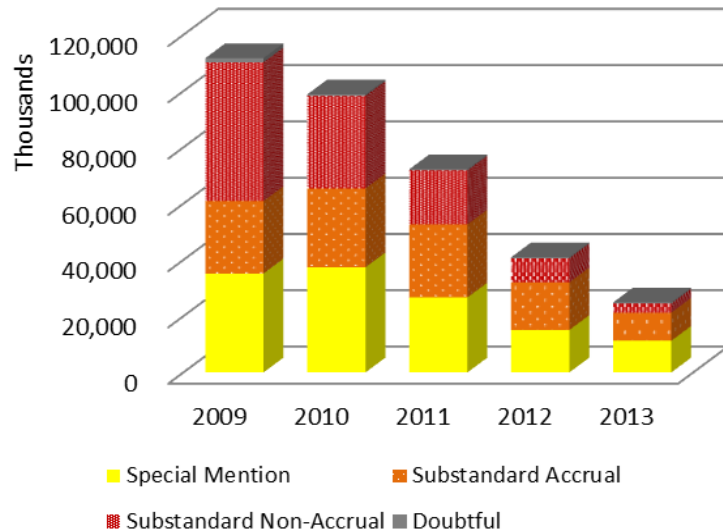
Non-Accrual Loans / Total Loans



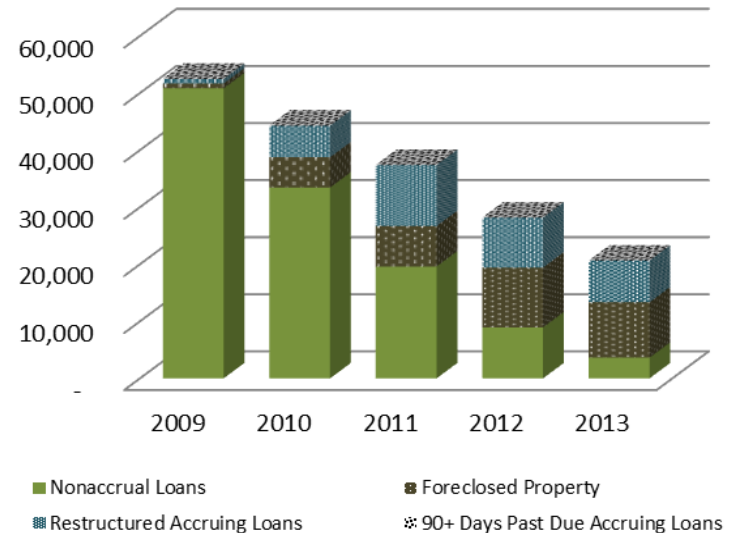
Non-Performing Assets and Restructured Loans / Total Assets



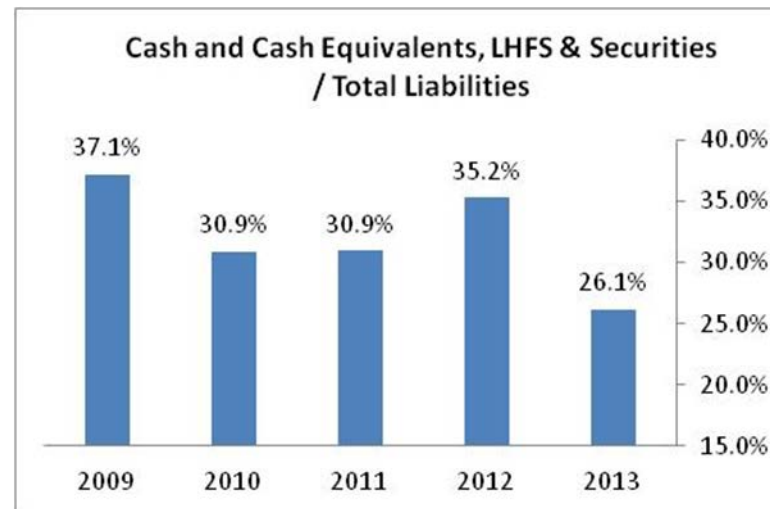
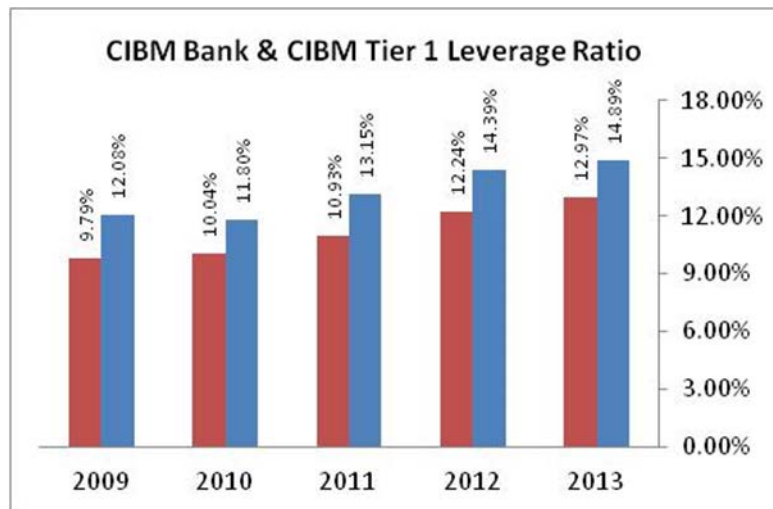
Loan Classifications



NonPerforming Assets (000s)



CAPITAL & LIQUIDITY



CIBM Capital Ratios	2012	2013	Q1 2014
Total equity to total assets	14.23%	14.39%	14.06%
Total risk-based capital ratio	19.34%	18.05%	18.05%
Tier 1 risk-based capital ratio	18.07%	16.79%	16.79%
Leverage capital ratio	14.39%	14.89%	14.89%

RISK MANAGEMENT & INTERNAL CONTROL

- Risks we are Concerned With?
 - Credit
 - Interest Rate Risk
 - Liquidity
 - Business Strategy
 - Reputational
 - Operational [Fraud, Execution/Delivery, Product/Business Practice, Financial, Legal, Regulatory Compliance, Human Resources, Business Disruption/System Failure, Employment Practices, Damage to Physical Assets]
- How Do We Manage These Risks?
 - Board and Various Risk Management Committee Oversight
 - Policy and Procedures [Avoid/Accept/Reduce/Share]
 - Risk Assessment Process for New and Changed Product, Service and Systems Reviews
 - Annual Financial and Operational Risk/Control and Information System Risk Assessments
 - New and Annual Third Party Vendor Reviews
 - Fraud Prevention Programs
 - Incident Reporting and Whistle-blower Programs
- Who are the Risk Managers?
 - Credit Risk – Paul Melnick, Chief Credit Officer / Executive Loan Committee
 - IT Security and Systems - Lee Abner, Director of Technology Services & Janet Mennenga, Director of IT Client Services / Risk Committee
 - BSA/E-Banking – Linda Wolken, Retail Operations Manager / Risk Committee
 - Regulatory Compliance – Michelle Bragstad, Chief Compliance Officer / Risk Committee
 - Liquidity/Market Risk – Patrick Straka, CFO / Asset Liability Management Committee
 - Corporate Security & Business Resumption – James Singleton, Security Officer / Risk Committee
 - Legal – Elizabeth Neighbors, Paralegal & Dan Rasmussen, General Counsel / Risk Committee
 - Business Strategy/Reputational – Chuck Ponicki, CEO

MORTGAGE BANKING

David Pendley

Director of Mortgage Banking



- How did Avenue and CIBM Bank come together?
 - What's new in mortgage lending in 2014?
 - Avenue's current lending platform?
 - How do we get our business?
 - What are the current market conditions?
 - Moving forward with CIBM Bank?

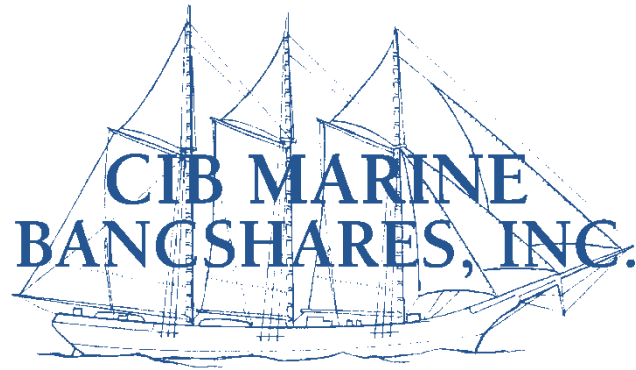


2013 YEAR IN REVIEW

- Grow commercial – industrial loans and increase Treasury Management fee income
- A community bank, but with unique characteristics
- Experienced team with strong background in critical areas
- Brought company through many challenges over the past 10 years
- Laid groundwork for a stronger future

2013 YEAR IN REVIEW

- Credit process and business development are strong
- Growth is a priority, but with cautious risk management
- New products are a strength
- Infrastructure and expertise to support new products and services



SHAREHOLDERS' QUESTIONS & COMMENTS

