

ANNUAL SHAREHOLDER MEETING

April 25, 2019

		Previous Close (April 24, 2019)
S&P 500 Index	INX	\$2,927.25
Dow Jones Industrial Average Index	INDU	\$26,597.05
KBW Regional Banking Total Return Index	KRXTR	\$165.76
CIB Marine Bancshares, Inc.	CIBH	\$1.56

Source: Bloomberg L.P.

CALL TO ORDER

Mark A. Elste

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, execution, credit, market, security (including cyber), 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.

BOARD OF DIRECTORS

Charles E. Baker	Retired Partner of Ernst & Young, LLP
Willard Bunn III	Managing Director of Colonnade Advisors, LLC
J. Brian Chaffin	President & CEO of CIB Marine Bancshares & CIBM Bank
Mark A. Elste	Chairman of the Boards of CIB Marine Bancshares, Inc. and CIBM Bank
Mark D. Henderson	Chief Information Officer of University of Illinois – Urbana/Champaign
John P. Hickey, Jr.	Retired President, CEO & Chairman of CIB Marine Bancshares, Inc. & CIBM Bank
Gary L. Longman	Retired President & CEO of Sunny Ridge Family Center and retired partner of KPMG LLP
Charles D. Mires	Retired Director of Fixed Income & Alternative Strategies of a private investment management firm
Steven C. Palmitier	President & COO of North American Company for Life and Health Insurance and Midland National Life Insurance Company
Ronald E. Rhoades	President and CEO of Plastic Container Corporation

CROWE LLP

- Brian Sterwald

GODFREY & KAHN

- Patrick Murphy

COMPUTERSHARE

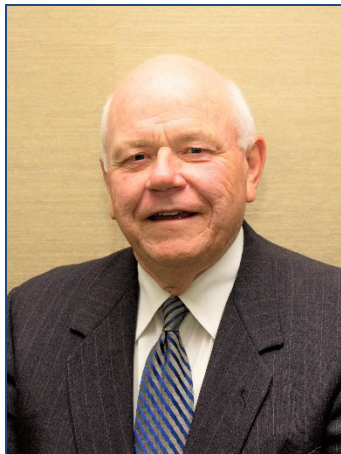
- Andrew Waford

EXECUTIVE MANAGEMENT TEAM

J. Brian Chaffin	President & CEO of CIB Marine Bancshares & CIBM Bank
Patrick J. Straka	Chief Financial Officer of CIB Marine Bancshares & CIBM Bank
Paul C. Melnick	Chief Credit Officer of CIB Marine Bancshares & CIBM Bank
Daniel J. Rasmussen	Chief Administrative Officer & General Counsel of CIB Marine Bancshares & CIBM Bank
James P. Mullaney	Director of Corporate Banking of CIBM Bank
Gary A. Maughan	Mortgage Banking Director of CIBM Bank
Joseph M. Arie	Director of Government Guaranteed Lending of CIBM Bank
Mark V. Wilmington	Director of Retail Banking of CIBM Bank
Joanne M. P. Blaesing	Director of Community Development of CIBM Bank
Lee W. Abner	Director of Technology Services of CIBM Bank

PROPOSAL I: ELECTION OF DIRECTORS

Nominated Directors



Charles Baker



J. Brian Chaffin



John Hickey, Jr.

Elected directors will serve until 2022.

**PROPOSAL II: RATIFICATION OF INDEPENDENT
REGISTERED PUBLIC ACCOUNTING FIRM**

Crowe LLP

MANAGEMENT'S PRESENTATION TO SHAREHOLDERS

J. Brian Chaffin
President & CEO

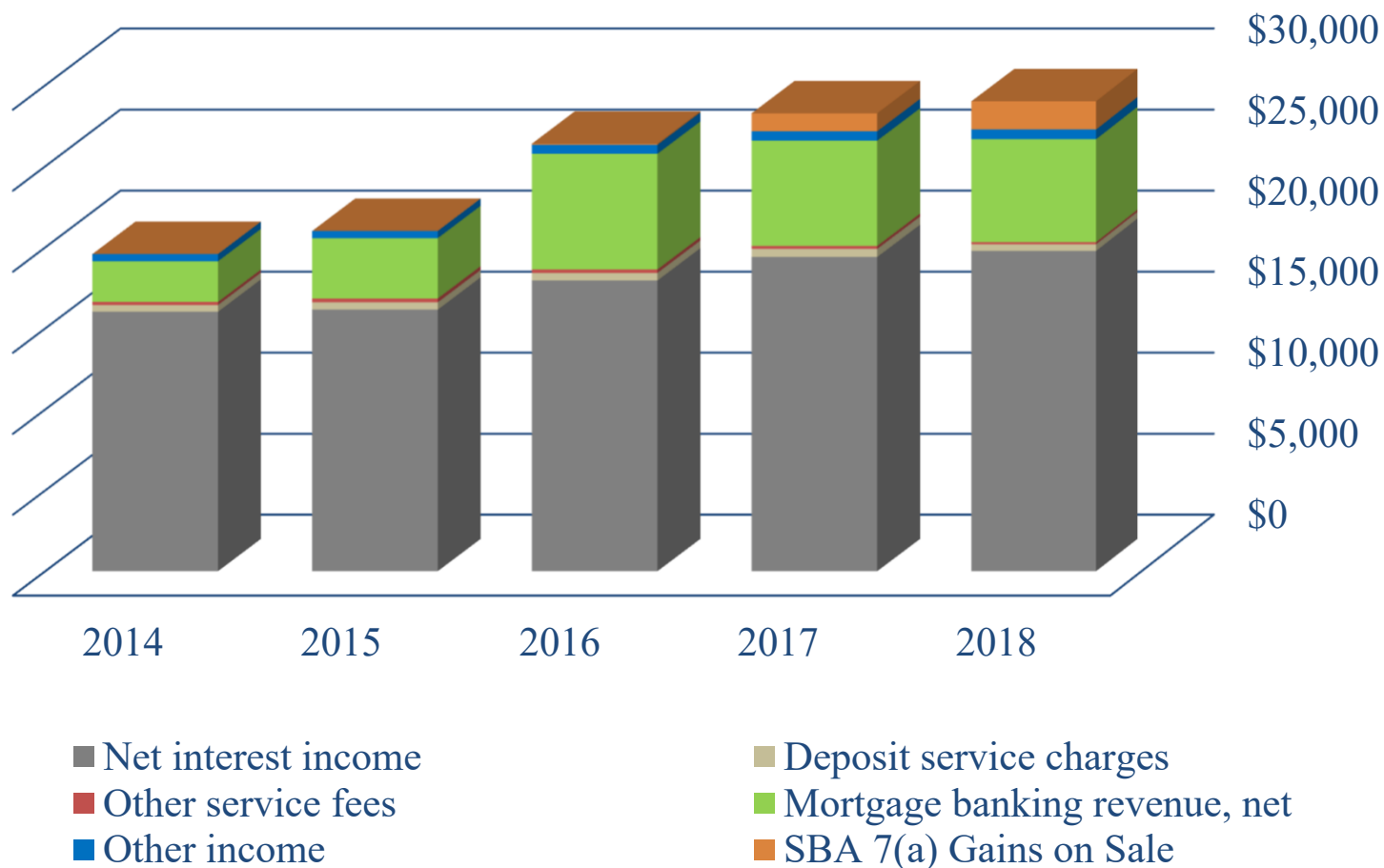
2018 RESULTS VS. STATED OUTLOOK RANGE

	2018 Actual	Range
Pre-Tax Earnings	\$4.5 million	\$3.5 - \$5.2 million
Total Assets	\$721 million	\$660 - \$698 million
Pre-Tax Return on Average Assets	0.66%	0.52% - 0.76%
Pre-Tax EPS ⁽¹⁾		
- Basic	\$0.25	\$0.19 - \$0.28
- Diluted	\$0.13	\$0.09 – \$0.14

⁽¹⁾ Excluding gains to common from repurchase of preferred.

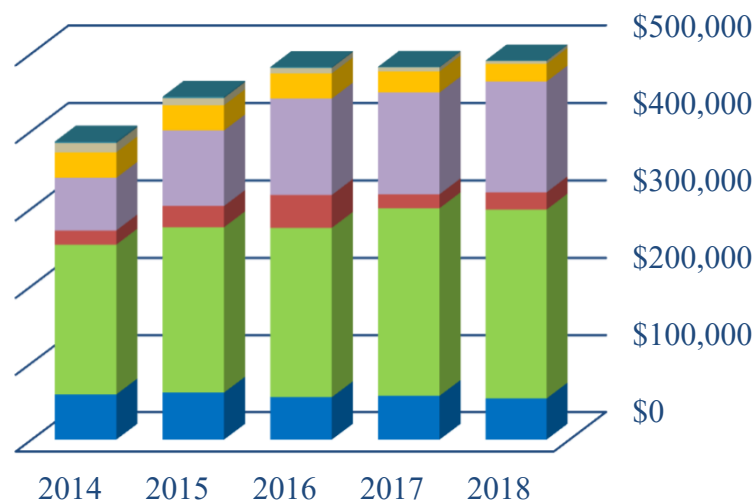
REVENUE GROWTH

Primary Banking Revenues (000s)



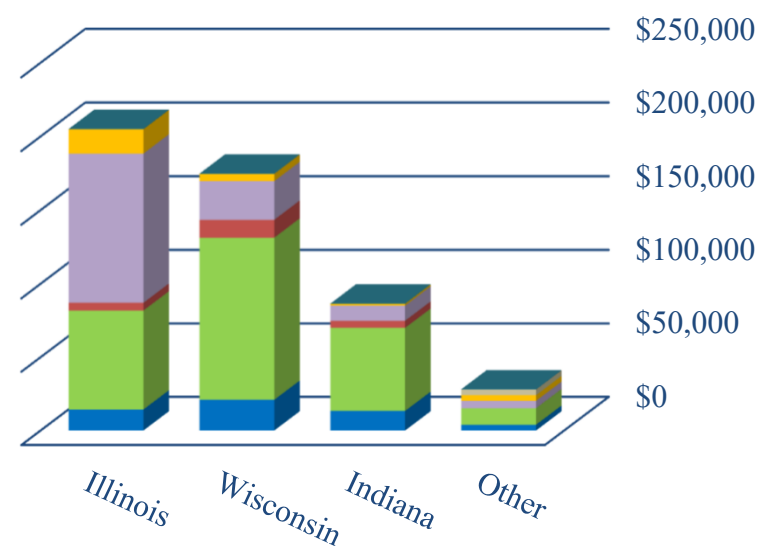
LOAN PORTFOLIO SEGMENTS & GEOGRAPHIC DISTRIBUTION

Loan Portfolio Segment Growth (000s)



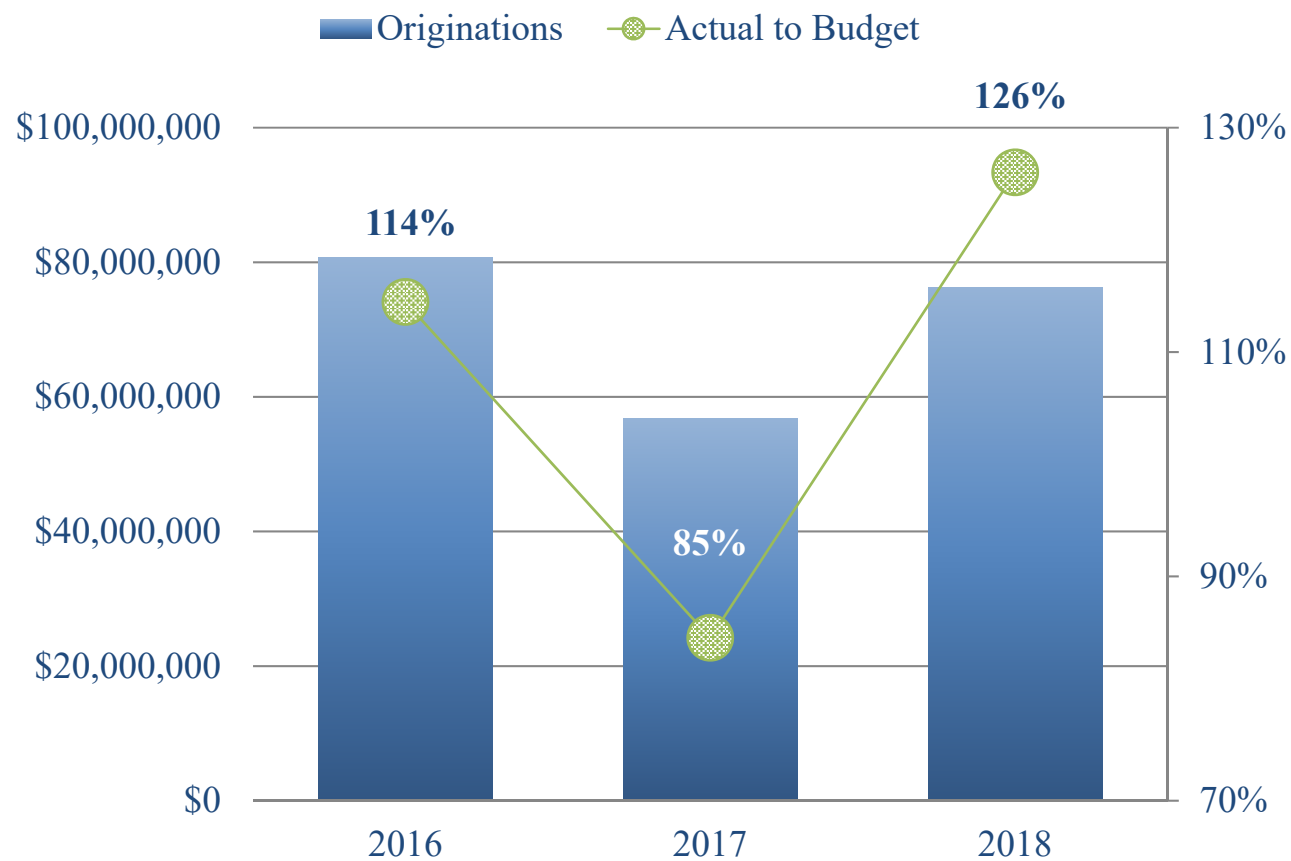
- C&I
- Comm Real Est
- Constr & Dev
- Residential
- Home Equity
- Purchase Home Eq
- Other Consumer

Loan Geographic Distribution (000s)



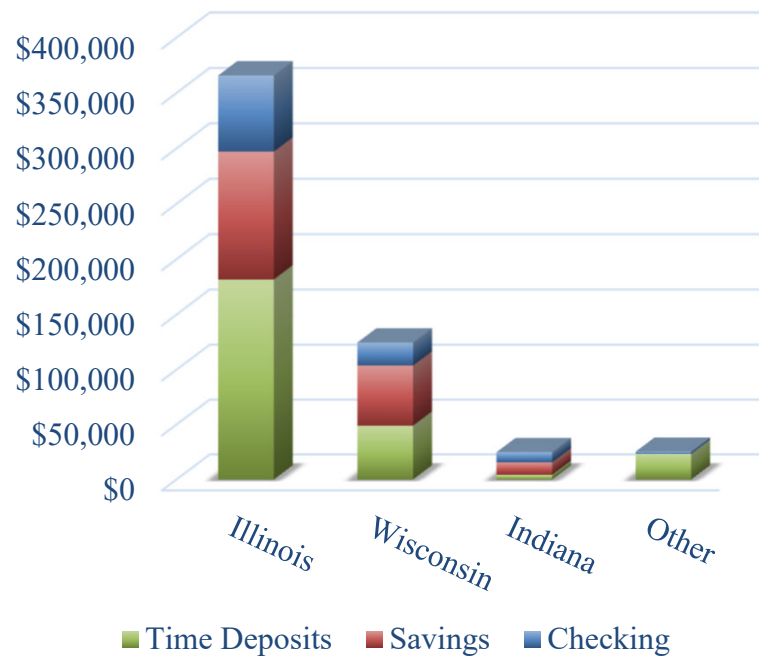
- C&I
- Comm Real Est
- Constr & Dev
- Residential
- Home Equity
- Purchase Home Eq
- Other Consumer

COMMERCIAL LOAN ORIGINATIONS

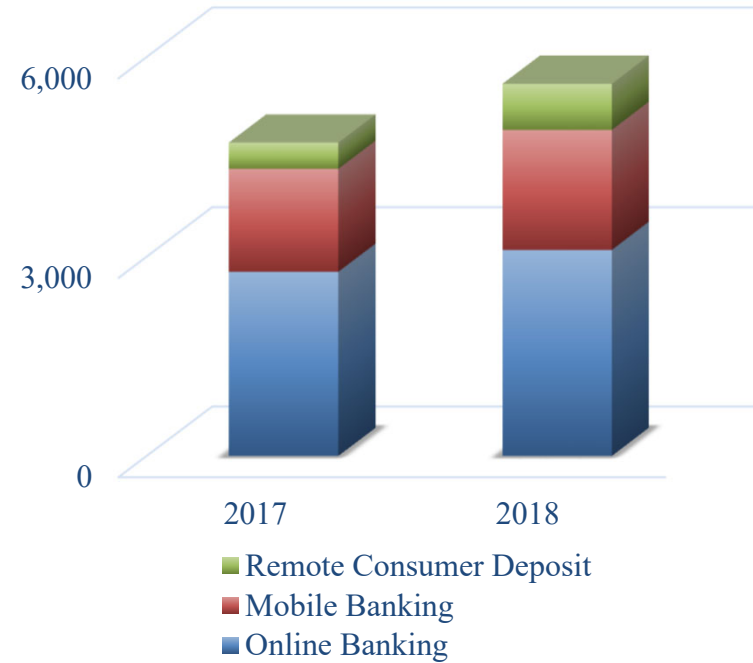


RETAIL DIVISION

Deposits by Banking Markets (000s)



Retail Electronic Banking



MORTGAGE BANKING

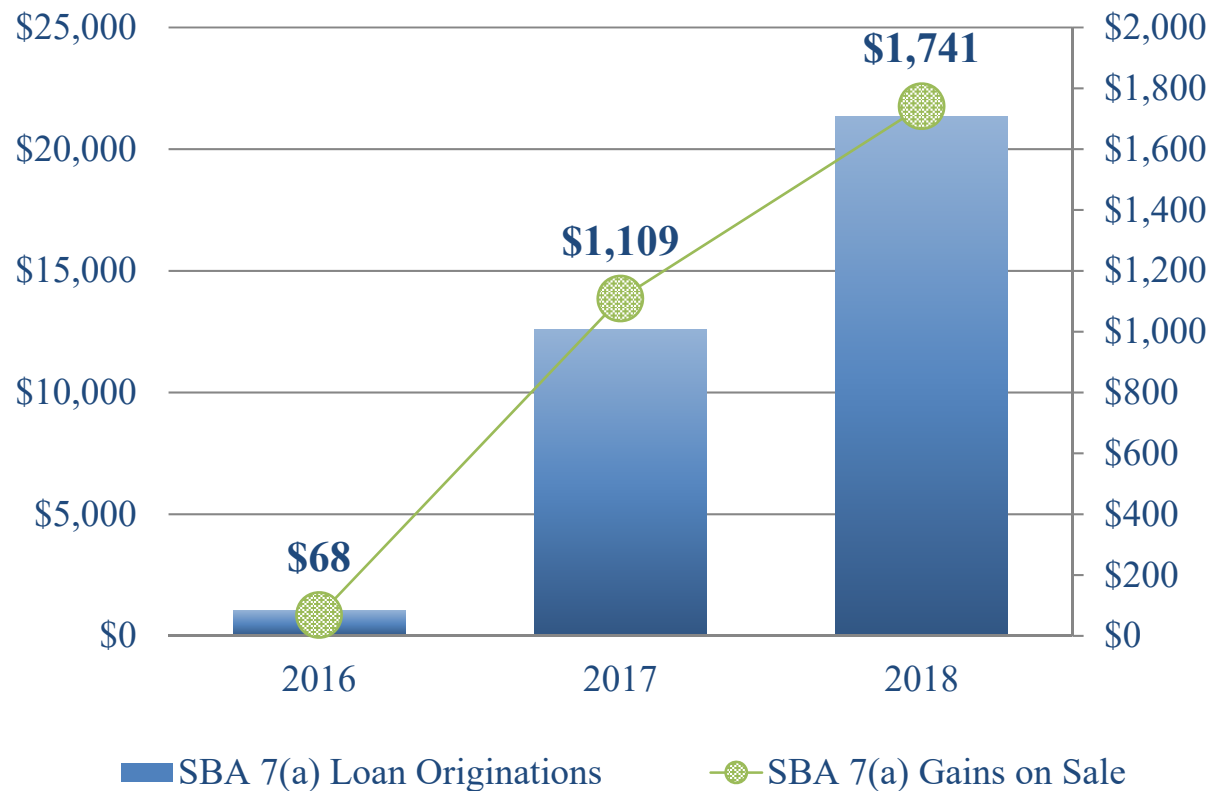
Volume & Mix

Mortgage Originations (000s)



GOVERNMENT GUARANTEED LENDING

SBA 7(a) Loan Activity (000s)





cibmBANK
TRUST & INVESTMENT

SBA 7(A) REPO RATES

Comparison to Other Products

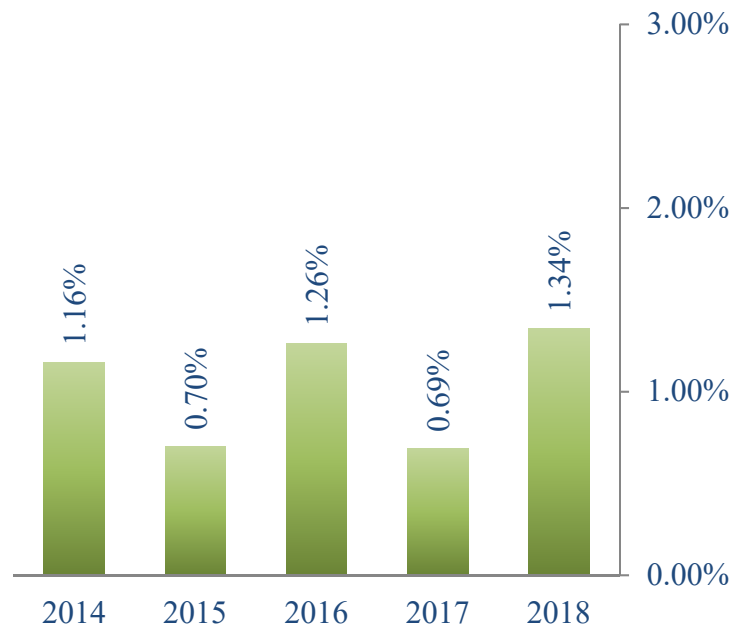
Product	Rate	Date	Source
<i>SBA Repo:</i>			
Fed Funds Rate Target (midpoint)	2.375%	12/19/18	Fed
Spread to Fed Funds Rate Target	0.125%	3/27/19	CIBM Bank
All-In Effective SBA Repo Rate ⁽¹⁾	2.500%	3/27/19	CIBM Bank
<i>Gov't Guaranteed or Gov't Assets:</i>			
Avg Bank Money Market Rates ⁽²⁾	0.530%	3/27/19	WSJ
Avg Local Bank Money Market Rates ⁽²⁾	0.510%	2/28/19	S&P (fka SNL)
U.S. Treasury 4 Week T-Bill ⁽¹⁾	2.440%	3/27/19	Bloomberg
<i>Unsecured Commercial Credit Exposure:</i>			
Commercial Paper 1 Month ⁽¹⁾	2.480%	3/27/19	Bloomberg

⁽¹⁾ Not a deposit product. Not insured by the FDIC. Not guaranteed by the bank and may lose value.

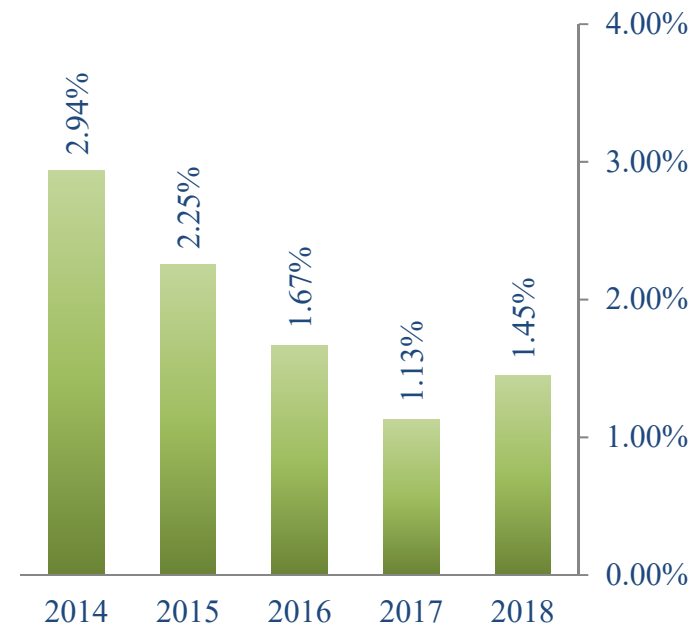
⁽²⁾ Money Market Rates are for FDIC insured balances.

CREDIT ADMINISTRATION

Non-Accrual Loans / Total Loans

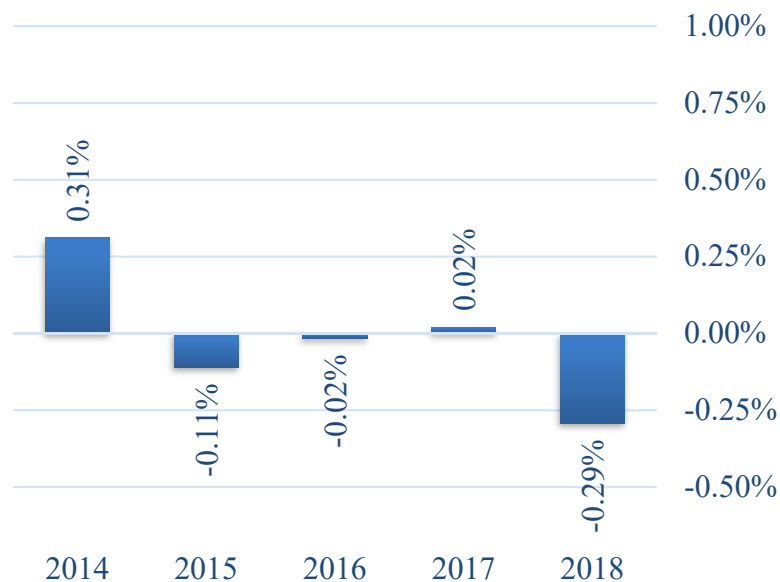


Non-Performing Assets / Total Assets

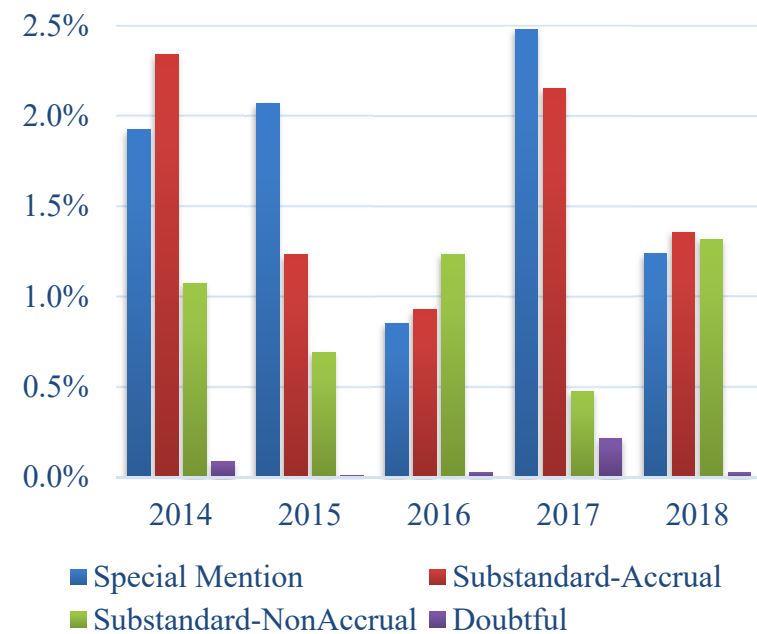


CREDIT ADMINISTRATION

Net Charge Offs to Average Loans



Loan Classification / Total Loans



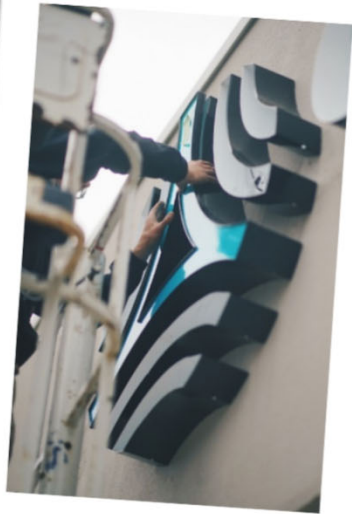
SERVING OUR COMMUNITIES



**Court Appointed Special Advocates (CASA) of the Tenth
Judicial Circuit – Peoria, Illinois**
Judy Morris Memorial Kappa Alpha Theta
CASA Community Award Recipient
(2018)

BRAND UNIFICATION





FIRST QUARTER 2019

	Q1 2019 ⁽¹⁾	2018	2017
Pre-Tax Net Income	\$0.9 million	\$4.5 million	\$4.3 million
Pre-Tax ROAA ⁽²⁾	0.49%	0.66%	0.66%
Net Interest Income	\$4.8 million	\$19.8 million	\$19.4 million
Non-Interest Income	\$1.4 million	\$9.4 million	\$8.7 million
Non-Performing Asset Ratio	1.51%	1.45%	1.13%

(1) Unaudited results.

(2) ROAA is return on average assets.

EARNINGS OUTLOOK

	2017 Actual	2018 Actual	2018 Outlook	2019 Outlook
(\$ millions, except share data)				
Pre-Tax Income	\$4.3	\$4.5	\$3.5 - \$5.2	\$3.7 - \$5.4
Total Assets	\$662	\$721	\$660 - \$698	\$700 - \$730
Pre-Tax ROAA	0.66%	0.66%	0.52% - 0.76%	0.50% - 0.75%
Pre-Tax Earnings per Share				
Basic	\$0.24	\$0.25	\$0.19 - \$0.28	\$0.19 - \$0.29
Diluted	\$0.12	\$0.13	\$0.09 - \$0.14	\$0.11 - \$0.16

Key Elements

- Continued moderate to strong growth in commercial loans;
- Modest growth in core deposits;
- Improvement in cost of funds relative to peers;
- Better net interest margins;
- Growing into our capacity in SBA lending;
- Expanding mortgage lender force and housing market;
- Technology supported electronic service improvements; and
- Expense and staff management commensurate with goals to improve the quality and efficiency of our operations.

CHAIRMAN'S PRESENTATION

Mark A. Elste

STOCK PERFORMANCE

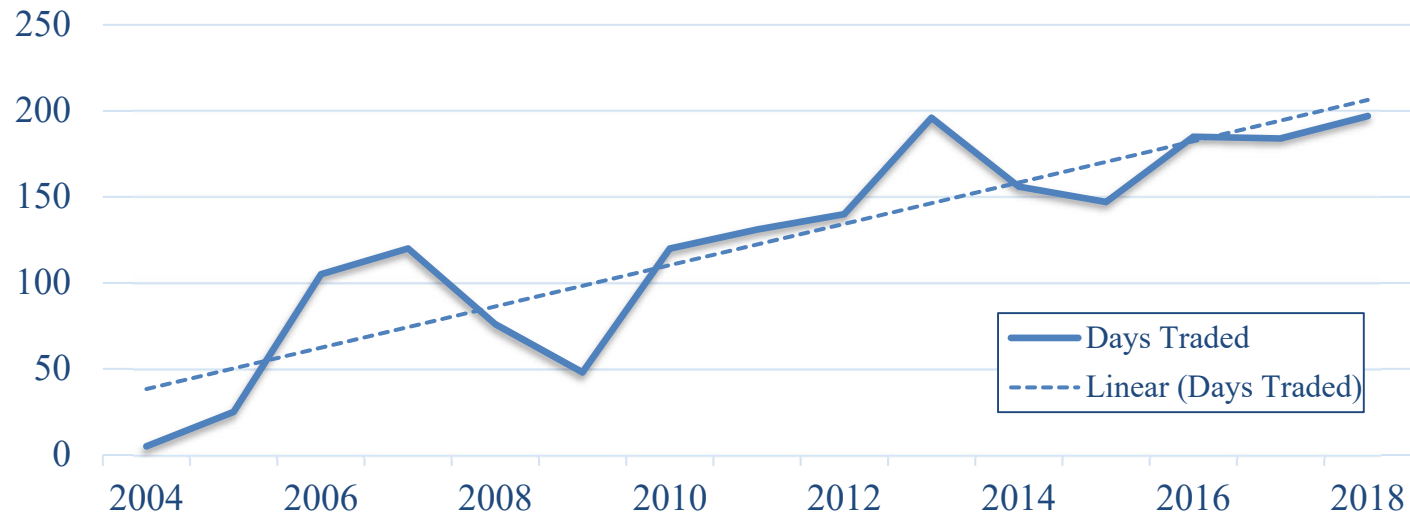
Period	Ending Price per Share (1)	Traded Stock Volume YTD	Volume Weighted Average Price YTD (1)	Average Annual Total Return Since 12/31/2009 (2)	Average Annual Total Return Since 12/31/2013 (2)	Average Annual Total Return since 12/31/16 (2)
12/31/2009	\$0.11	862,997	\$0.15			
12/31/2010	\$0.09	1,878,293	\$0.23	-23%		
12/31/2011	\$0.18	2,243,872	\$0.12	28%		
12/31/2012	\$0.20	1,950,703	\$0.27	22%		
12/31/2013	\$0.49	3,930,733	\$0.53	45%		
12/31/2014	\$0.47	2,011,497	\$0.53	34%	-4%	
12/31/2015	\$0.43	1,543,421	\$0.47	25%	-7%	
12/31/2016	\$1.08	2,850,724	\$0.81	39%	30%	
12/31/2017	\$1.42	2,293,694	\$1.34	38%	30%	31%
12/31/2018	\$1.54	1,540,954	\$1.56	34%	26%	19%
03/31/2019	\$1.60	1,529,585	\$1.61	34%	25%	19%

(1) Last stock price as reported on OTC Markets (OTCQB).

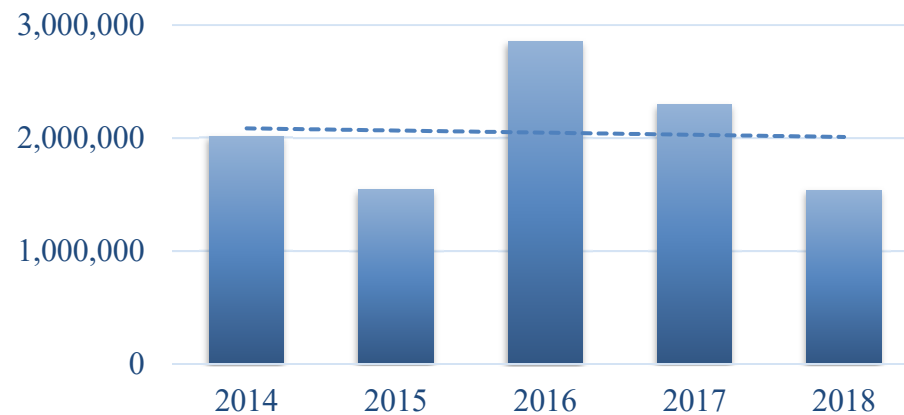
(2) Total return based on last stock price for CIBH as reported on OTC Markets (OTCQB).

Source: Bloomberg, L.P.

Days Traded on OTC Markets

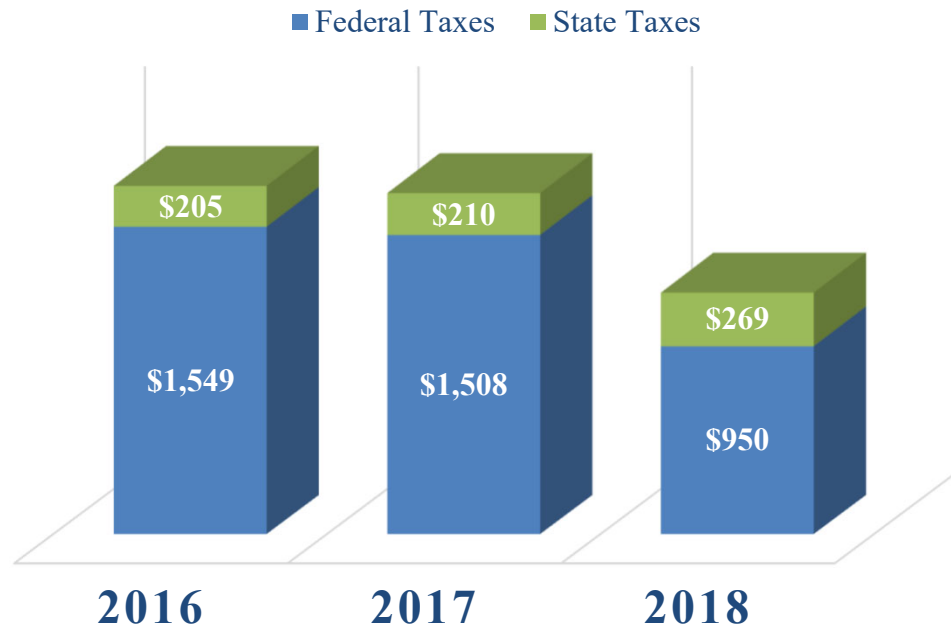


CIBH Traded Volume on OTC Markets



TAX PAYMENT ESTIMATES OFFSET BY TAX ASSETS

(Dollars in thousands)



	<u>2016</u>	<u>2017</u>	<u>2018</u>
Federal Taxes	\$1,549	\$1,508	\$950
State Taxes	\$205	\$210	\$269
Total Taxes	\$1,754	\$1,718	\$1,219

2018 PREFERRED STOCK REPURCHASE ACTIVITY

Shares	Paid	Transaction Description
8,743	\$6.3 million	Modified Dutch auction and directly negotiated with preferred shareholders; transactions settled during the second and third quarters of 2018, respectively.
4,923	\$3.5 million	Directly negotiated with preferred shareholders; transaction due to settle on or before December 1, 2019, subject to certain purchase conditions.

13,665 **Total Shares Repurchased**

22.8% **% of Original Shares Issued**

\$9,807,640 **Total Paid for Repurchased Shares**

15.6% **Discount to Carry Value**

28.2% **Discount to Liquidation Preference**

\$0.21 **Improvement in Stated Book Value Due to Repurchases**

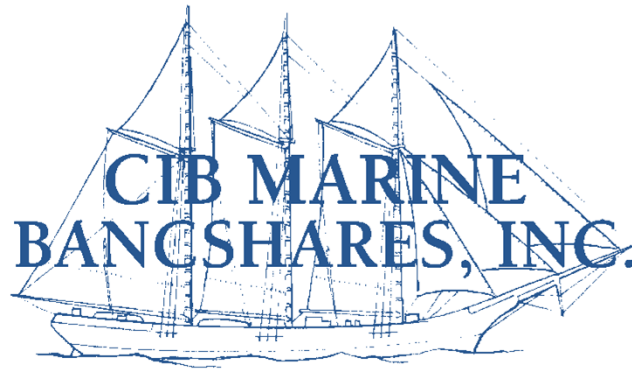
10% **% Improvement in Book Value**

\$0.10 **Improvement in Tangible Book Value Due to Repurchases**

4% **% Improvement in Tangible Book Value**

2019 BOARD INITIATIVES

- Cybersecurity
- Strategic Acquisitions
- Board Quality & Diversity
- Enhance Shareholder Value



SHAREHOLDERS' QUESTIONS & COMMENTS

DIRECTOR & MANAGEMENT STOCK OWNERSHIP

	Shares Held	% of Outstanding
Directors and Executive Management:	1,353,618	7.42%
Directors and all management*:	1,905,469	10.44%

as of 03/31/19

* Includes restricted stock and stock owned outright, but may not include shares owned by management that are held in nominee name.

NEW LOGO IN 2019

