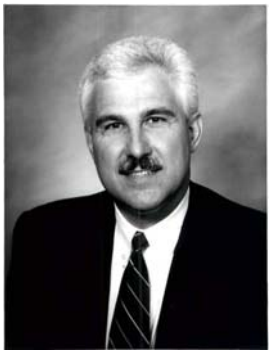
Central Illinois Bank

CENTRAL ILLINOIS BANK NAMES JOSEPH T. HENDERSON
PRESIDENT AND CHIEF EXECUTIVE OFFICER



Champaign, IL – July 13, 2005 – The Board of Directors of Central Illinois Bank, an Illinois chartered bank and wholly owned subsidiary of CIB Marine Bancshares, Inc., announced today the appointment of Joseph T. Henderson as President and Chief Executive Officer of Central Illinois Bank. Mr. Henderson will work out of the bank's Champaign and Peoria offices.

Mr. Henderson has nearly thirty years of experience in the banking industry, most recently as Community President, Market Manager of Commerce Bank, in Peoria, Illinois where he was responsible for managing the bank's credit activity in its Illinois markets, and developing and implementing strategic and tactical business plans for the Peoria region. Prior to being promoted to this executive position, Joe served as Senior Vice President, Regional Administrator of Commerce Bancshares, Inc. He oversaw the expansion and growth of the bank's assets in four geographic markets with their respective community bank presidents. From 1985 to 1992, Joe worked in a variety of roles at Commerce Bank in Clayton, Missouri, gaining valuable managerial experience, and developing a broad core banking background.

Stan Calderon, President and Chief Executive Officer of CIB Marine and a member of Central Illinois Bank's Board of Directors, noted, "Joe is a highly qualified and successful banker, with a demonstrated commitment to serving his communities. The Board and management are thrilled to have an individual of Joe's caliber leading Central Illinois Bank."

Steve Hillard, a member of the Board of Directors of CIB Marine commented, "I am truly pleased to have Joe join our company as President of Central Illinois Bank. Joe impresses me as having a strong customer focus. Joe's leadership style and depth of experience in Central Illinois will serve the customers, employees, and shareholders well. Furthermore, through his career Joe has demonstrated his commitment to be a community oriented banker."

Mr. Henderson stated, "I am excited about the opportunity to lead a team to strengthen and grow Central Illinois Bank, and look forward to continuing Central Illinois Bank's tradition of providing superior community banking services to its communities."

A native of Champaign, Illinois, Joe received his Bachelor of Science in Finance and Economics from the University of Illinois, and his MBA from Southern Illinois University. He is the Board Chairman of the Heartland Partnership, a regional organization focused on economic growth, member of the Peoria Civic Federation, and has served as the Chairman of the Economic Development Council of Central Illinois and the Lakeview Museum of Arts and Science. Mr. Henderson also serves on the Advisory Council for the College of Health, Education and Health Sciences of Bradley University. He served as a member of the Tri-County Urban League and was a Mayoral appointee to the Peoria Riverfront Business District Commission.

Central Illinois Bank currently operates seventeen full-service banking offices including two in Champaign, three in Peoria, and one each in Arrowsmith, Arthur, Bloomington, Danville, Decatur, East Peoria, Lincoln, Monticello, Rantoul, Sidney, Springfield and Urbana. CIB Marine Bancshares, Inc. is a multi-bank holding company with 41 banking offices in Central Illinois, Wisconsin, Indiana, Florida, Nebraska, Arizona and Nevada. Please visit www.centralillinoisbank.com or www.cibmarine.com for additional information.

CONTACT: Angela Blair, Investor Relations
CIB Marine Bancshares, Inc.
312-379-5180