FOR IMMEDIATE RELEASE
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CIB MARINE BANCSHARES, INC. EXPANDS COMMON STOCK REPURCHASE PLAN

BROOKFIELD, Wis. – The Board of Directors of CIB Marine Bancshares, Inc. (the "Company" or "CIB Marine") (OTCQX: CIBH), the parent company of CIBM Bank, has authorized an extension of the Company's common stock repurchase program through December 31, 2026. In addition, the total amount authorized for repurchase of the Company's outstanding common stock has been increased from $1 million to $2.5 million.

To date, the Company has repurchased approximately $876,000 of its common stock under the program, demonstrating meaningful progress toward the previously authorized total.

The expanded and extended authorization reflects the Company's continued commitment to enhancing shareholder value and maintaining capital management flexibility. Repurchases may be made in the open market or through privately negotiated transactions, subject to market conditions, regulatory requirements, and other factors.

"Our decision to extend the repurchase program through 2026 and increase the total authorization reflects our confidence in the Company's financial strength while still maintaining our strong regulatory capital position," said Brian Chaffin, President and CEO. "We remain focused on deploying capital in ways that benefit our shareholders and support sustainable growth."

As with the original authorization, the timing and amount of repurchases will be determined at the Company's discretion, and the program does not obligate the Company to repurchase any specific number of shares.

CIB Marine Bancshares, Inc. is the holding company for CIBM Bank, which operates nine banking offices and has mortgage loan officers and/or offices in six states. More information on the Company is available at www.cibmarine.com, including recent shareholder letters, links to regulatory financial reports, and audited financial statements.

FORWARD-LOOKING STATEMENTS

CIB Marine has made statements in this release 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 elsewhere in this release and 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 contained or incorporated by reference in this document. 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.