

CIB Marine Bancshares, Inc. filed with the Federal Reserve an FR Y-9C for the months ended March 31, 2015 on May 7, 2015, which included new information provided for the first time under the capital rules implemented January 1, 2015. On May 27, 2015, CIB Marine Bancshares, Inc. filed an amended FR Y-9C based on guidance received from the regulatory authorities regarding technical aspects of the new capital rules. The amended filing reflects non-material improvements to capital ratio information as highlighted in the table below.

**CIB MARINE BANCSHARES, INC.**  
**Capital (unaudited)**

	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
(Dollars in thousands)						
<b>March 31, 2015 (1)</b>						
Total capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	\$73,645	16.94%	\$34,779	8.00%		
CIBM Bank	65,372	15.11	34,620	8.00	\$43,274	10.00%
Tier 1 capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	\$68,184	15.68%	\$26,084	6.00%		
CIBM Bank	59,937	13.85	25,965	6.00	\$34,620	8.00%
Tier 1 leverage to average assets						
CIB Marine Bancshares, Inc.	\$68,184	13.45%	\$20,277	4.00%		
CIBM Bank	59,937	11.86	20,206	4.00	\$25,258	5.00%
Common equity Tier 1 (2)						
CIBM Bank	\$59,937	13.85%	\$19,474	4.50%	\$28,128	6.50%
<b>December 31, 2014</b>						
Total capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	\$73,423	17.21%	\$34,140	8.00%		
CIBM Bank	64,995	15.28	34,024	8.00	\$42,530	10.00%
Tier 1 capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	\$68,062	15.95%	\$17,070	4.00%		
CIBM Bank	59,651	14.03	17,012	4.00	\$25,518	6.00%
Tier 1 leverage to average assets						
CIB Marine Bancshares, Inc.	\$68,062	13.50%	\$20,159	4.00%		
CIBM Bank	59,651	11.87	20,099	4.00	\$25,123	5.00%

- (1) Under the new capital regulations implemented January 1, 2015, referred to as Basel III, a capital conservation buffer of 2.5%, comprised of Common Equity Tier 1 ("CET1"), is established above the regulatory minimum capital requirements. The capital conservation buffer will be phased in between January 1, 2016 and year end 2018 becoming fully effective on January 1, 2019. Non-compliance with the capital conservation buffer can result in limitations of certain types of compensation for executive and equivalent officers. In addition, CIBM Bank made the one-time AOCI opt-out election on the first Call Report filed after January 1, 2015, which allows community banks under \$250 billion with a one-time opt-out election to remove the impact of certain unrealized capital gains and losses (e.g., unrealized securities gains and losses) from the calculation of capital. The election cannot be changed in future periods.
- (2) CIB Marine is a Small Bank Holding Company under Appendix C of Part 225 of the Federal Reserve's regulations, as a result the common equity Tier 1 ratio ("CET1") is not applicable to CIB Marine. CET1 is applicable to CIBM Bank.