



FOR IMMEDIATE RELEASE
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CIB MARINE BANCSHARES, INC. WRITTEN AGREEMENT RELEASED

WAUKESHA, Wis. – CIB Marine Bancshares, Inc. (OTCQB: CIBH) is pleased to announce the termination of its Written Agreement with the Federal Reserve Bank of Chicago, effective August 27, 2013. CIB Marine remains subject to certain heightened regulatory restrictions related to the payment of dividends, redeeming company stock or increasing debt.

“This is an important milestone that reflects the continued work and progress on the strategic initiatives at CIB Marine,” said President & CEO, Charles J. Ponicki. “I want to thank all of our employees and directors for their hard work and dedication over the past few years, which have helped us to achieve this release.”

CIB Marine Bancshares, Inc. is the holding company for CIBM Bank, which operates 10 banking offices in Central Illinois, Wisconsin and Indiana. 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 document that 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 document and others 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, 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.
