Nicolet BANKSHARES, INC.

Investor Presentation
3Q 2023

Securities Legend

Forward Looking Statements "Safe Harbor" Statement Under the Private Securities Litigation Reform Act of 1995

Certain statements contained in this communication, which are not statements of historical fact, constitute forward-looking statements within the meaning of the federal securities law. Such statements include, but are not limited to, statements about Nicolet's business plans, objectives, expectations and intentions, all of which are subject to numerous assumptions, risks and uncertainties. Words or phrases such as "anticipate," "believe," "aim," "can," "conclude," "continue," "could," "estimate," "expect," "foresee," "goal," "intend," "may," "might," "outlook," "possible," "plan," "predict," "project," "potential," "seek," "should," "target," "will," "will likely," "would," or the negative of these terms or other comparable terminology, as well as similar expressions, are intended to identify forward-looking statements but are not the exclusive means of identifying such statements.

Forward-looking statements are not historical facts but instead express only management's beliefs regarding future results or events, many of which, by their nature, are inherently uncertain and outside of management's control. It is possible that actual results and outcomes may differ, possibly materially, from the anticipated results or outcomes indicated in these forward-looking statements. Please refer to Nicolet's 2022 Annual Report on Form 10-K, as well as its other filings with the SEC, for a more detailed discussion of risks, uncertainties and factors that could cause actual results to differ from those discussed in the forward-looking statements.

All forward-looking statements included in this communication are made as of the date hereof and are based on information available to management at that time. Except as required by law, Nicolet does not assume any obligation to update any forward-looking statement to reflect events or circumstances that occur after the date the forward-looking statements were made.



Company Profile

Overview of Nicolet Bankshares, Inc

Company Overview

- Founded in 2000, and has quickly grown to become the second largest bank headquartered in Wisconsin
- Full-service community bank serving northern Wisconsin and Michigan and Eastern Minnesota, including the MSAs of Green Bay, the Fox Cities, and Eau Claire in Wisconsin; Marquette, Alpena, and Traverse City in Michigan; and the southwest suburbs of the Twin Cities
- Commercial focus (C&I and owner-occupied CRE) with ag specialty, all funded by a stable core deposit franchise
- Three Circle Philosophy of *Shared Success*: "We are a relationship-focused organization delivering exceptional service throughout our communities, focusing on sustained value creation for ***customers, employees,*** and ***shareholders***."

Financial Highlights(1)

$ in millions	2020	2021	2022	3Q'23 YTD
Total Assets	$4,552	$7,695	$8,764	$8,416
Total Loans	$2,789	$4,622	$6,180	$6,239
Total Deposits	$3,910	$6,466	$7,179	$7,182
Total Equity	$539	$892	$973	$974
Adjusted ROAA(2)	1.47%	1.39%	1.27%	1.16%
Adjusted ROATCE(2)	17.46%	17.81%	18.89%	17.04%
NIM	3.38%	3.37%	3.40%	3.07%
Efficiency Ratio	51.72%	58.20%	54.15%	59.16%
NPA/Assets	0.29%	0.73%	0.46%	0.37%
NCO/Avg Loans	0.05%	0.01%	0.01%	0.01%

Primary Business Lines

Commercial & Ag Banking

- Founded as a commercially-focused bank since 2000, offering a full suite of products and services for businesses
- 56 branch locations
- Entrepreneurial philosophy provides an attractive platform for talented bankers

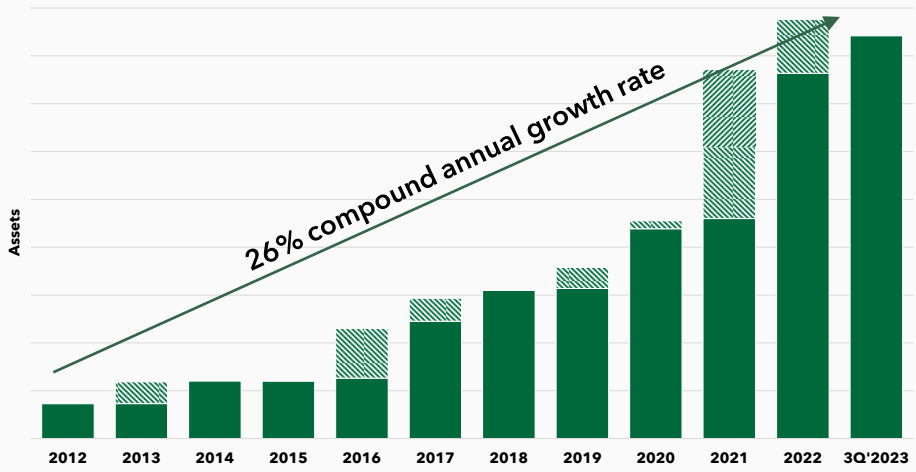
Wealth Management

- Provides wealth and asset management services to individuals and businesses
- Offered wealth services since 2002
- Team of 85+ wealth advisors and support staff across entire branch footprint
- Total AUM (trust/RIA) of $4.7 billion(3)

Mortgage

- $2.7 billion+ and over 10,000 loans closed between 2020 and YTD 2023
- $1.6 billion mortgage servicing portfolio(3)
- Unique non-commission based compensation structure allows for greater operating leverage with additional volumes

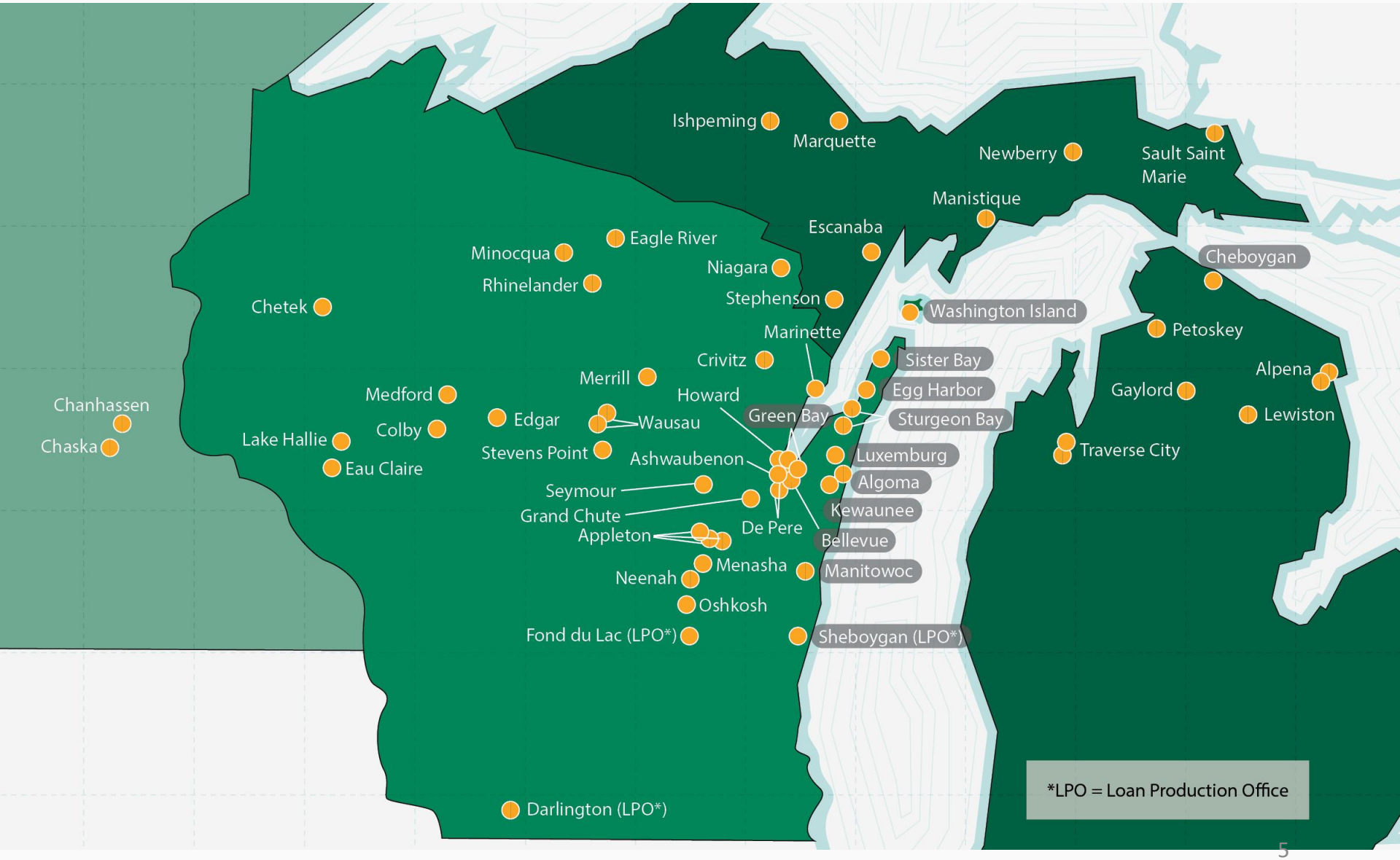
History of Growth(3)



(1) Source: S&P Global Market Intelligence / Company Reports
(2) Adjusted ROAA and ROATCE are non-GAAP calculations, and remove certain merger related costs, assets gains/losses, and other unplanned items. See Appendix for reconciliation to reported GAAP results
(3) Source: Company Reports; data as of September 30, 2023; shaded area includes past acquisitions

The Upper Midwest's Leading Community Bank

Nicolet BANKSHARES, INC.

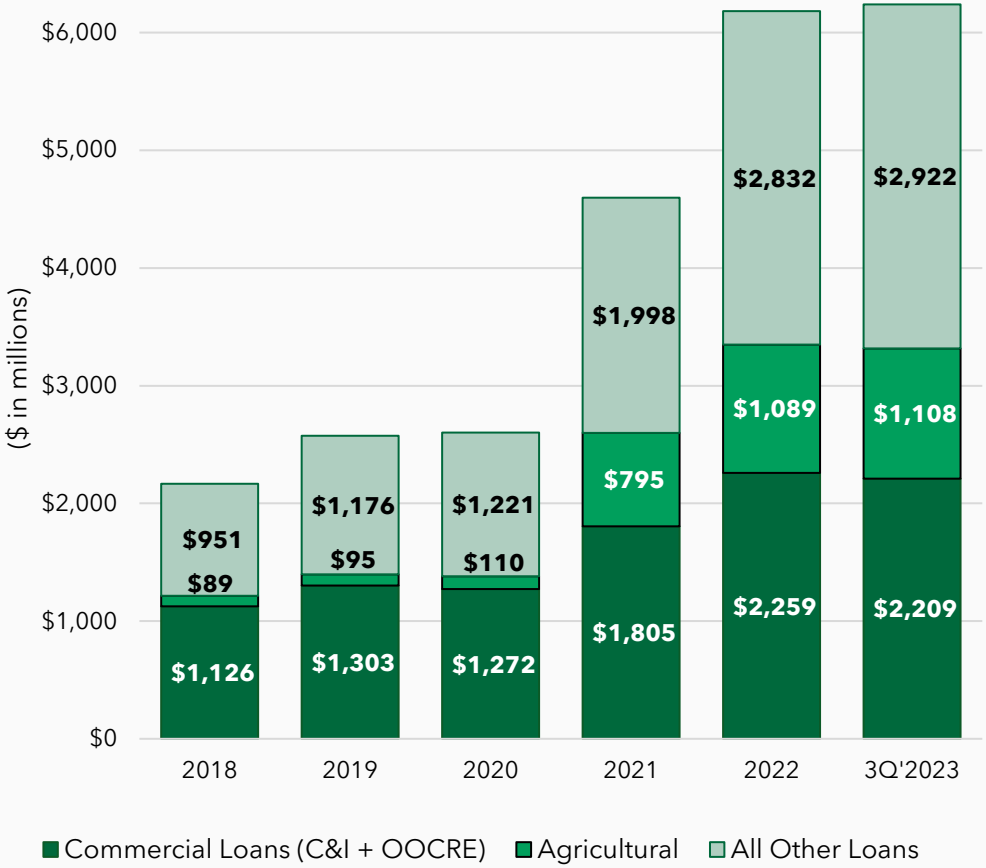


Commercial-Focused Community Banking Model

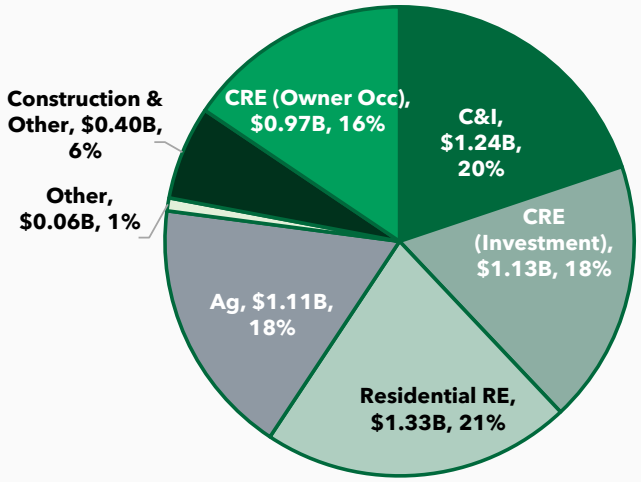
Nicolet BANKSHARES, INC.

Founded as a commercial bank, Nicolet's focus on C&I and owner-occupied CRE lending has remained strong, while the addition of the ag portfolio in 2021 provided greater portfolio diversity

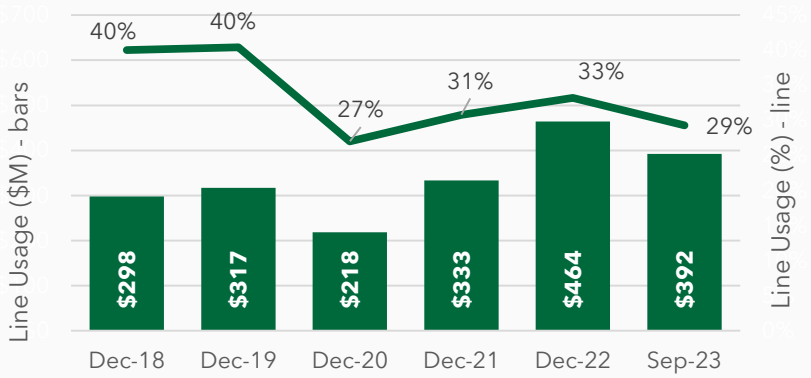
Period End Loan Trend*



Loan Mix at 9/30/23 - $6.24 billion



Commercial Lines Outstanding and Usage



*As of September 30, 2023, and excludes PPP loans. Amounts may not total due to rounding.
Source: Company Y9C, SEC reports, and internal company reports

Ag Lending Focus in America's Dairyland

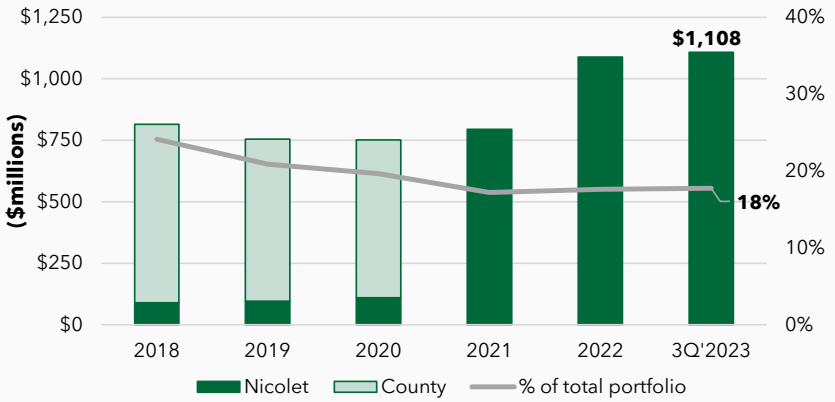
Nicolet BANKSHARES, INC.

With our acquisition of County Bancorp in 2021, dairy-related lending became a primary line of business

Business Line Overview

- "Homegrown" team of 30+ lenders, credit and administrative support, and other agricultural professionals spread across Wisconsin, servicing farms throughout the Upper Midwest
- High personal touch "boots on the ground" monitoring of each credit
- Extensive use of USDA's Farm Service Agency (FSA) guarantee program mitigates risk
- Full suite of products to supplement lending, including crop insurance and livestock insurance
- $503 million in additional ag loans serviced for third parties(1)

Ag Related Loan Portfolio(1)

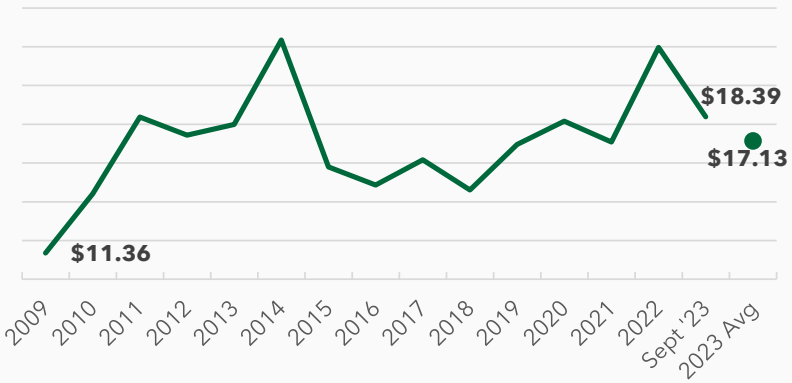


Dairy Industry Overview(2)

- **$43.4 billion** – dairy's annual impact on Wisconsin's $350 billion economy
- **90%** - % of Wisconsin's milk supply that is used for cheese production
- **25%** - Wisconsin's leading market share position in the nation's cheese production, which amounted to over 3.4 billion pounds produced in 2021
- **19%** - increase in per capital cheese consumption over the past decade
- **$18.44** – current class III milk price (2023 monthly average - see graph)
- **36%** - expected increase in global demand for dairy over the next 10 years

"Through Nicolet's continued support and commitment, its dairy customers have made a commitment to the future of the industry with a sustainable approach to food production"

Average Class III Milk Price (cwt)(3)



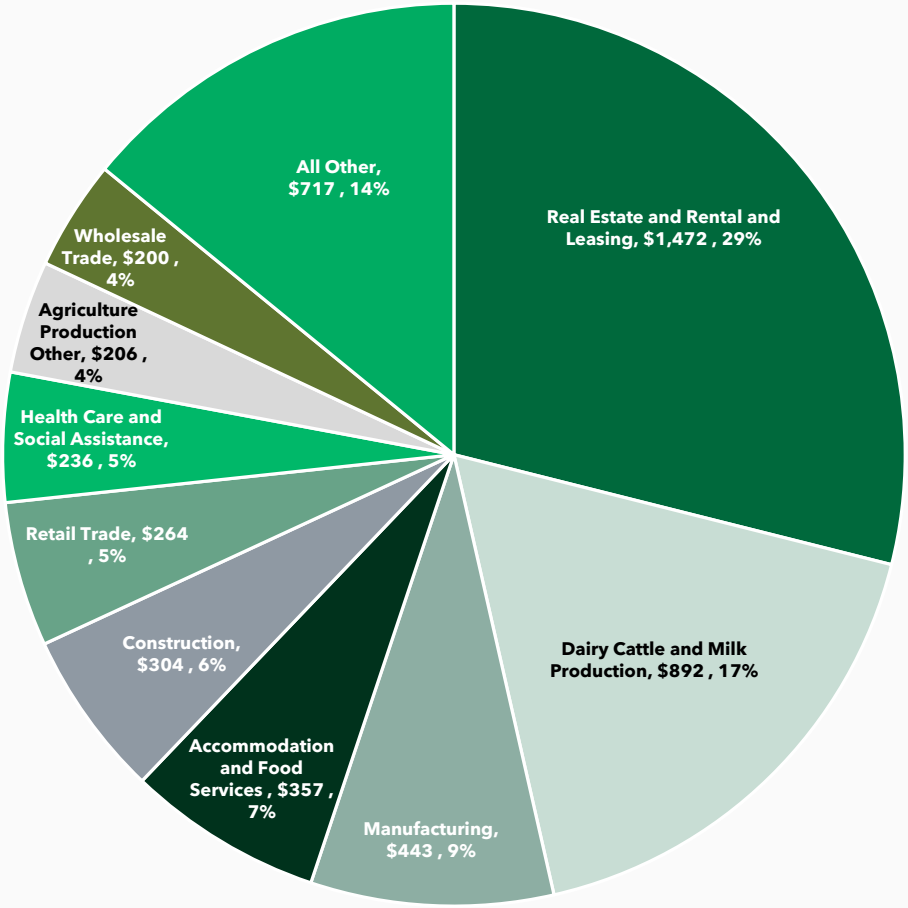
(1) Company reports as of September 30, 2023
(2) Sources: State of Wisconsin Department of Agriculture, Trade & Consumer Protection; Agricultural Marketing Resource Center; Statistia; International Dairy Foods Association; USDA Economic Research Service
(3) 2023 average milk price through September 2023 ("cwt" = per hundredweight)

Diverse Loan Portfolio & Disciplined Pricing

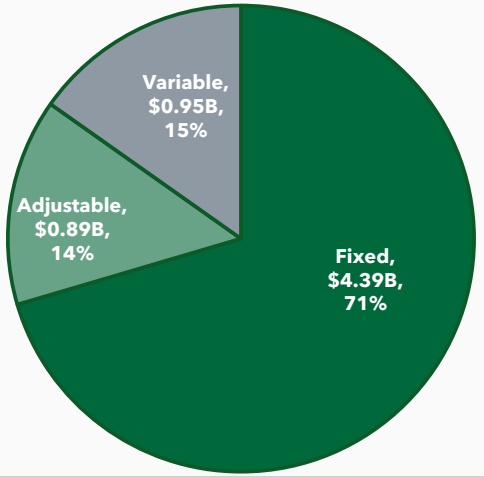
Nicolet BANKSHARES, INC.

The loan portfolio represents a diversity of industries across our footprint

Commercial Loan Portfolio by Industry Type(1)



Loan by Repricing (as of 9/30/23)(2)



Investment CRE Portfolio Breakdown(3)

$ in millions	9/30 Balance	% of Total Loans
Hospitality	$206	3.3%
Office	$191	3.1%
Retail	$171	2.7%
Industrial	$133	2.1%
Self-Storage	$96	1.5%
Assisted Living	$68	1.1%
Other	$46	0.7%
Total	$910	14.6%

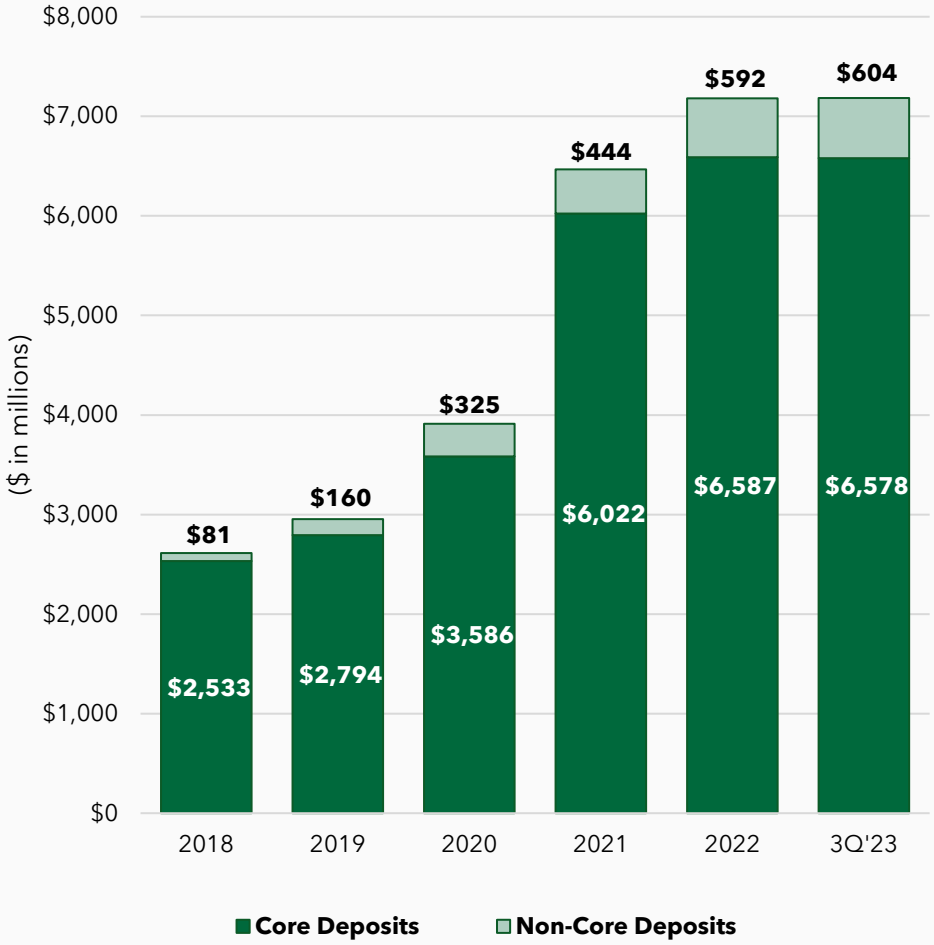
(1) Source: Internal company reports as of September 30, 2023. Commercial loans include C&I, CRE, Ag, and Other Loans based on NAICS codes versus call report codes.
(2) Source: Internal company reports
(3) Source: Internal company reports. Property type based on call report codes as of September 30, 2023

Strong Core Deposit Franchise

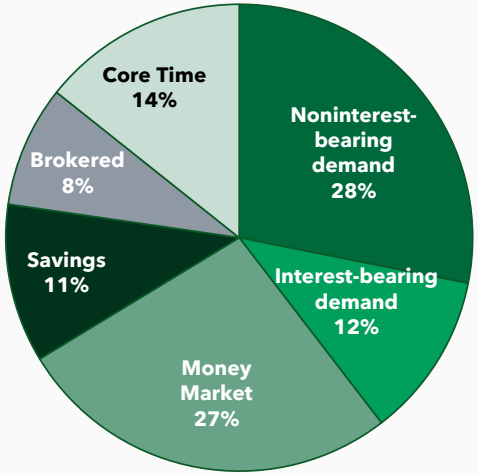
Nicolet BANKSHARES, INC.

Demonstrated ability over time to rely on core deposits as primary funding source

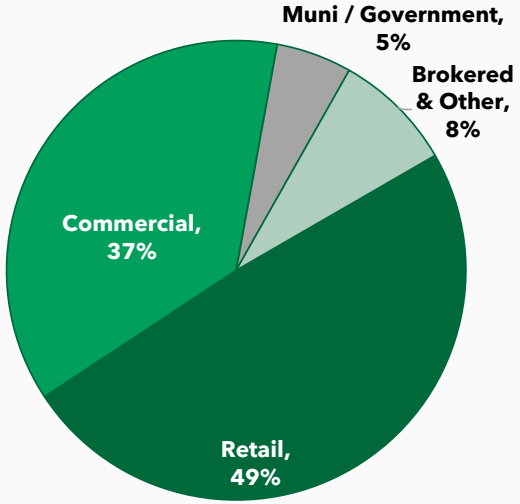
Period End Total Deposits Trend



Deposit Mix at 9/30/23 - $7.2 billion



Core Deposit Mix by Type at 9/30/23

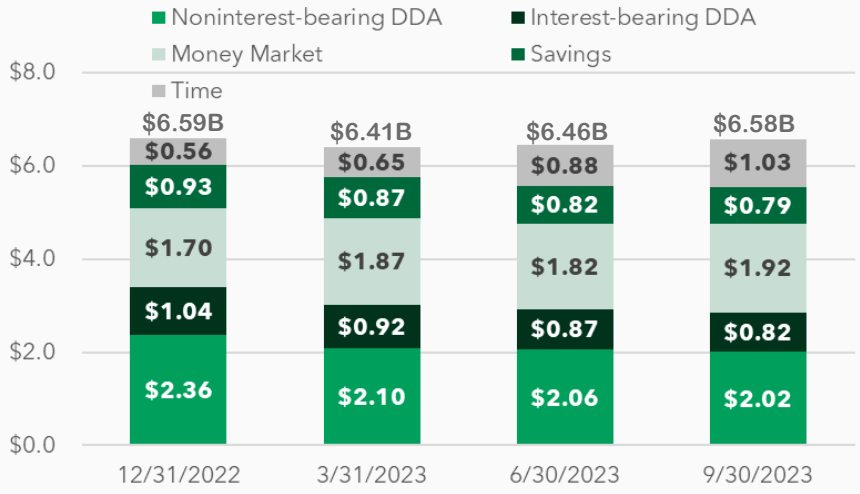


*Source: Company Y9C, SEC reports, and internal company reports. Figures may be > 100% due to rounding

Core Deposit Advantage

Nicolet BANKSHARES, INC.

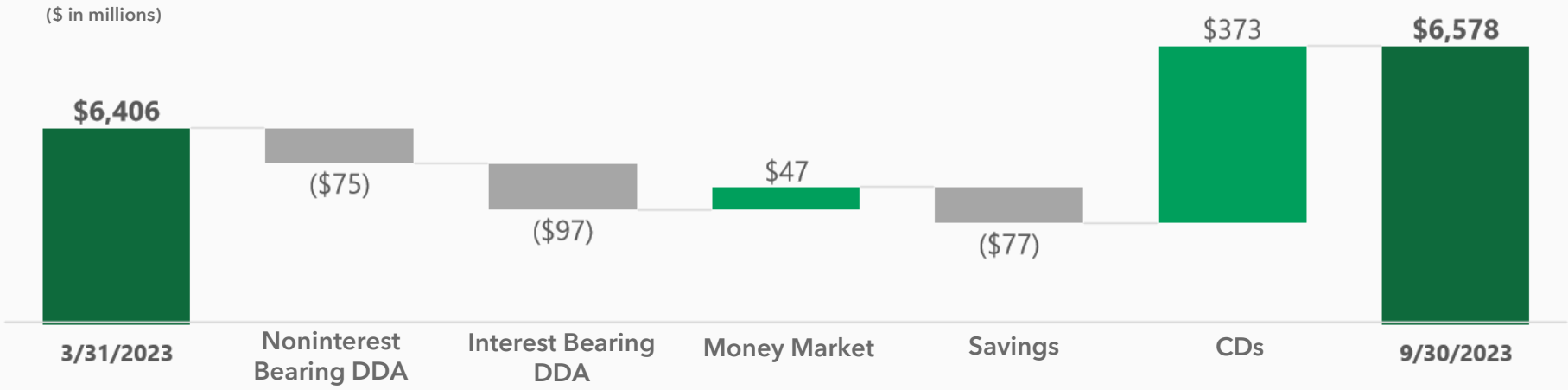
Core Deposit Balances ($B)



Deposit Commentary

- Since the seasonal low point in March, core deposits have grown $172 million. However, the deposit mix has shifted heavily towards higher interest-bearing products, led by CDs, whose balances are up more than $370 million in the last six months
- Over 64% of deposit balances have been customers of the bank for over 10 years, and over 81% have been with the bank over 5 years
- Approximately 25% of deposits are uninsured as of 9/30/23(1)

Core Deposit Growth since March 31, 2023 (seasonal low)(2)



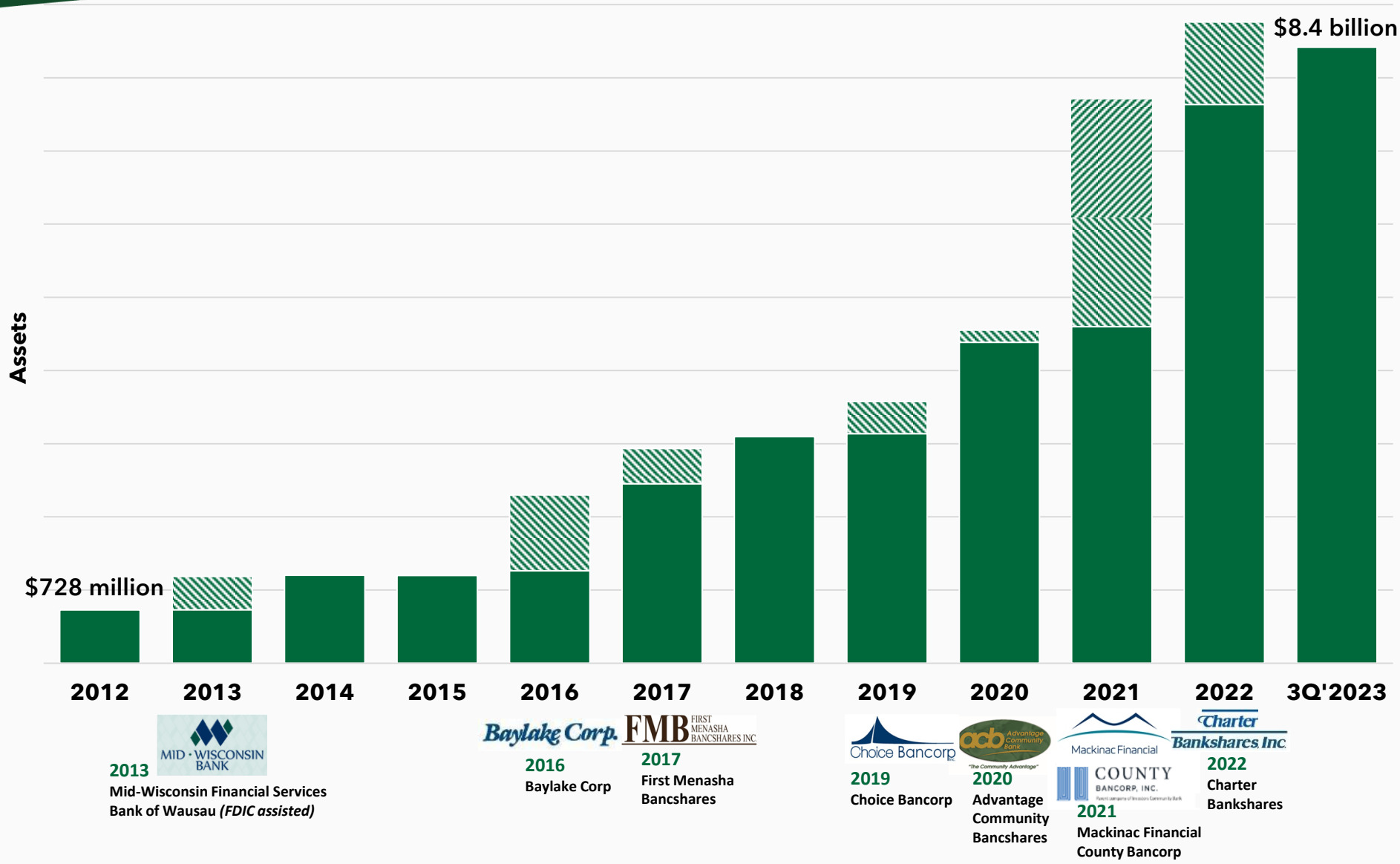
Source: Internal reports. Data as of September 30, 2023

(1) Excludes deposits secured by pledged investments and internal DDA accounts

(2) Excludes brokered deposits

Experienced & Seasoned M&A Leader in the Upper Midwest

Nicolet BANKSHARES, INC.

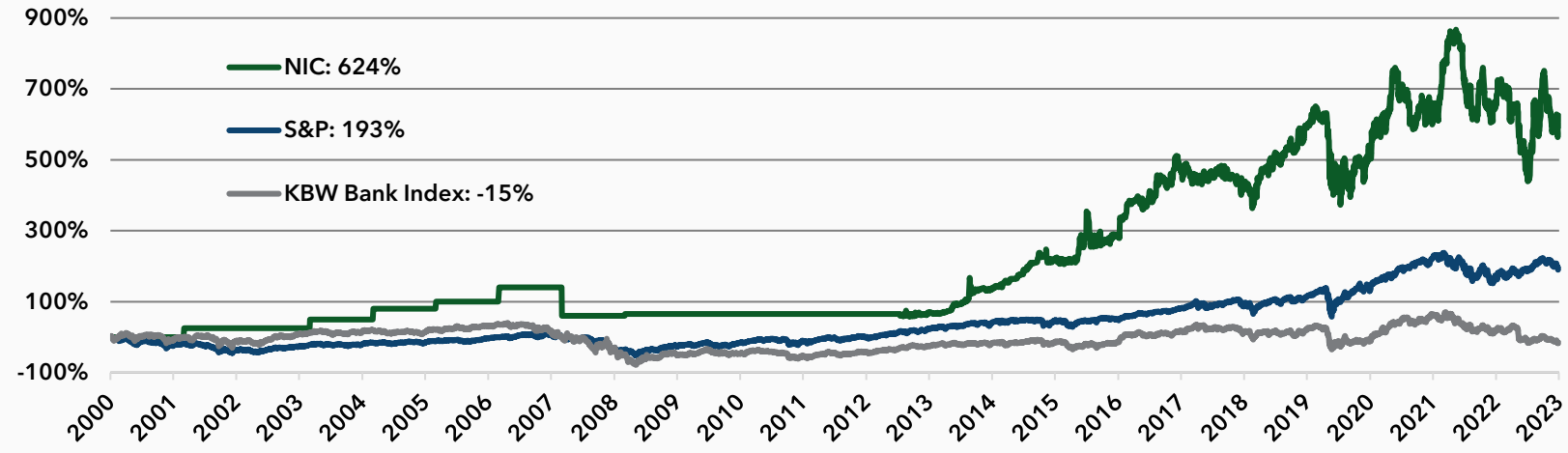


*As of September 30, 2023

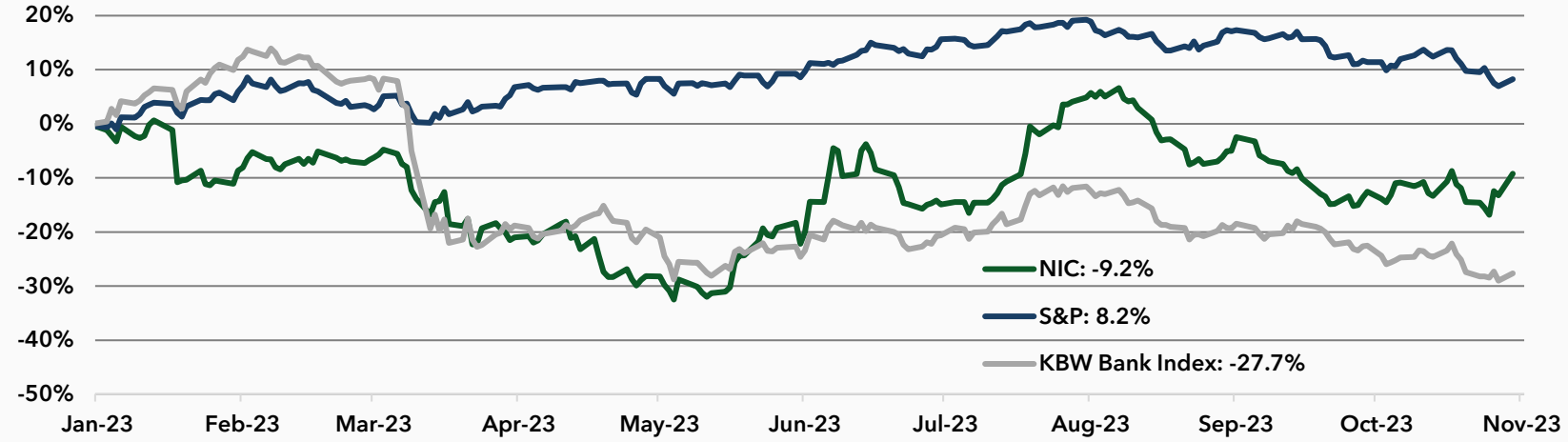
Stock Price History

Nicolet BANKSHARES, INC.

Since Inception (11/1/2000)



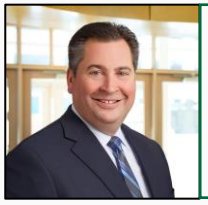
2023 Year-to-Date



Source: S&P Global Market Intelligence; As of October 30, 2023

Executive Leadership Team

Nicolet BANKSHARES, INC.

	**Mike Daniels** *President & CEO*	Mike is currently President & CEO and a Director of Nicolet Bankshares, Inc., and Nicolet National Bank, which he co-founded in 2000 with Bob Atwell. All told, Mike has led the successful integration of ten acquisitions in eight years. With over 940 employees and 56 banking locations, Nicolet is the second largest bank headquartered in Wisconsin. Mike is a graduate of St. Norbert College in De Pere, WI. He also serves on a number of community and non-profit boards, including being the founding President of the Nicolet National Foundation. He is on the Board of Directors of the Green Bay Packers as well as the Board of Trustees at St. Norbert College.
	**Phil Moore** *Chief Financial Officer*	Phil joined Nicolet as Chief Financial Officer in June 2021 after a distinguished career as an accountant and auditor of community banks, most recently serving as the Southeast US Market Leader for Wipfli, prior to his retirement, and as the Managing Partner for the accounting firm of Porter Keadle Moore. Along with those leadership positions, he also serviced select client engagements, including Nicolet as a trusted advisor since its inception. Phil oversees the accounting and reporting functions, investments, liquidity and funds management and data analytics. He serves on the board of the Georgia Southern School of Accounting as chairman, and previously chaired the Georgia Southern University Athletic Foundation.
	**Eric Witczak** *EVP, Chief Operating Officer*	Eric serves as Executive Vice President and Secretary of Nicolet Bankshares, Inc, and Nicolet National Bank. In his capacity, Eric is responsible for all revenue lines of Nicolet, including commercial banking, ag banking, retail and private banking, mortgage banking, and wealth management. Outside of Nicolet, Eric serves as a school board member of Notre Dame Academy in Green Bay, and is a former member of the Athletic Board of the University of Wisconsin Green Bay. Eric is a graduate of St. Norbert College.
	**Brad Hutjens** *EVP, Chief Credit Officer, Compliance & Risk Manager*	Brad serves as Executive Vice President, Chief Credit Officer, Compliance and Risk Manager of Nicolet National Bank. In his capacity, Brad is responsible for oversight of many support functions of Nicolet, including credit, operations, compliance, and information technology. Brad received his undergraduate degree from the University of Wisconsin Madison and MBA from Marquette University.
	**Bob Atwell** *Executive Chairman*	Bob is the Executive Chairman and co-founder of Nicolet Bankshares, Inc. and Nicolet National Bank. He was the former CEO of Nicolet Bankshares, Inc. from 2002 to 2021. He has over 40 years of experience as a Wisconsin banker. Bob is a Director of Ariens Company Board, Great Northern Corporation, University of Wisconsin Board of Regents and Relevant Radio, a national Catholic radio network.

Quarterly Update

2023 3rd Quarter Highlights

Nicolet BANKSHARES, INC.

- Quarterly reported net income of $17.2 million, diluted EPS of $1.14, ROAA of 0.81%, and ROATCE of 11.62%
- Adjusted[1] earnings of $23.3 million, diluted EPS of $1.54, ROAA of 1.10%, and ROATCE of 15.76%
- $9.1 million valuation allowance taken against deferred tax asset balance due to change in Wisconsin state income tax law. Going forward, all in tax rate expected to decline from approximately 25% to 19.5%
- Net interest margin increased for the second straight quarter from 3.14% in the 2Q to 3.16% in the 3Q due to continued repricing of the fixed rate loan portfolio, maturation of lower yielding securities, but offset by higher deposit costs
- Wealth revenues (trust and brokerage) continued to show improvement during the quarter despite continued market headwinds. AUM increased over 24% to $4.7 billion thus far in 2023, and revenues are up 21% over the same 3Q period in 2022
- Mortgage volumes remain historically low due to rate environment, however improved for the third straight quarter. Volumes are expected to decrease due to seasonality.
- Underlying asset quality remains fundamentally strong with NPAs/Assets remaining stable at 0.37% and NCOs/average loans of 0.01% for the quarter
- Reported tangible common equity to tangible assets increased 4bps during the quarter to 7.21%
- Share repurchase program remained on pause for the quarter. The Board declared a quarterly dividend of $0.25 in August.

1 Adjusted earnings, diluted EPS, ROAA, and ROATCE are non-GAAP calculations. A reconciliation of reported versus adjusted non-GAAP financial measures can be found in the Appendix

Snapshot of Quarterly Financials

Nicolet BANKSHARES, INC.

($ in 000s, except per share)	3Q 2023	2Q 2023	3Q 2022	% change Linked Q	% change 3Q / 3Q
Net Interest Income	$61,474	$59,039	$62,990	4.1%	-2.4%
Noninterest Income	16,541	16,841	13,000	-1.8%	27.2%
Provision Expense	450	450	8,600	0.0%	NM
Noninterest Expense	45,738	44,957	42,567	1.7%	7.4%
Pretax Income	31,827	30,473	24,823	4.4%	28.2%
Tax Expense	14,669	7,878	6,313	86.2%	132.4%
Net Income	$17,158	$22,595	$18,510	-24.1%	-7.3%
Adjusted Net Income[1]	$23,284	$22,853	$24,934	1.9%	-6.6%
Diluted Earnings Per Share	$ 1.14	$ 1.51	$ 1.29	-24.8%	-12.2%
Adjusted Diluted Earnings Per Share[1]	$ 1.54	$ 1.53	$ 1.74	0.9%	-11.5%
Return on Average Assets	0.81%	1.10%	0.93%	-29 bps	-12 bps
Adjusted Return on Average Assets[1]	1.10%	1.11%	1.26%	-1 bps	-16 bps
Return on Average TCE	11.62%	15.95%	13.93%	-433 bps	-231 bps
Adjusted Return on Average TCE[1]	15.76%	16.14%	18.77%	-37 bps	-301 bps
Net Interest Margin	3.16%	3.14%	3.48%	2 bps	-32 bps
Net Charge-offs / Avg Loans	0.01%	0.01%	0.02%	0 bps	-1 bps
Nonperforming Assets / Total Assets	0.37%	0.32%	0.45%	5 bps	-8 bps
Period End Balances *($ in millions)*					
Assets	$ 8,416	$ 8,483	$ 8,896	-0.8%	-5.4%
Loans	6,239	6,223	5,984	0.3%	4.3%
Deposits	7,182	7,199	7,396	-0.2%	-2.9%
Common Equity	974	978	938	-0.3%	3.8%
Acc. Other Comprehensive Income/Loss (AOCI)	(83)	(65)	(62)	27.7%	33.7%

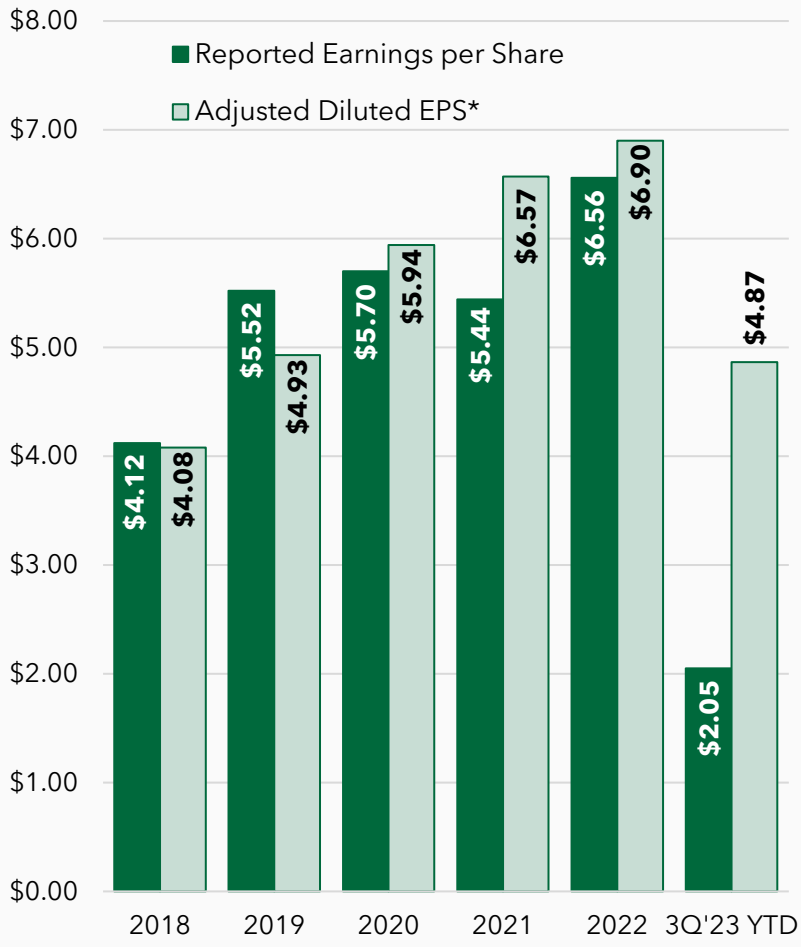
1 Non-GAAP Calculation. See Appendix for Non-GAAP Reconcilation

Historical Financial Performance

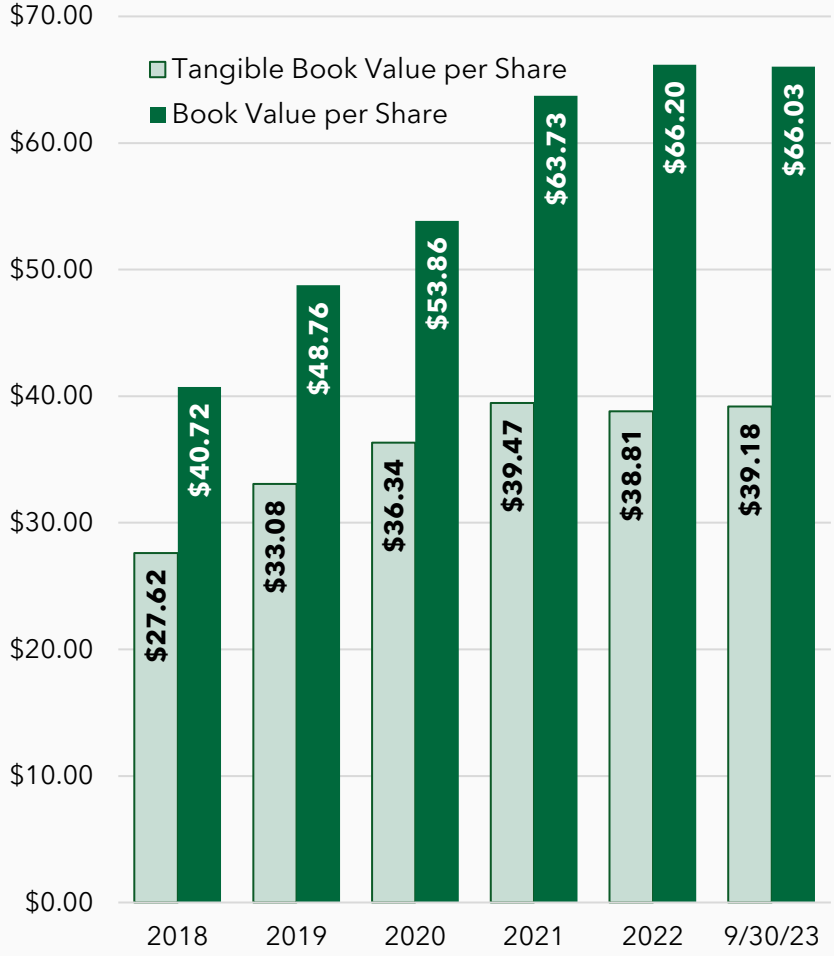
Earnings and Book Value per Share

Nicolet BANKSHARES, INC.

Diluted Earnings per Share



Book Value per Share

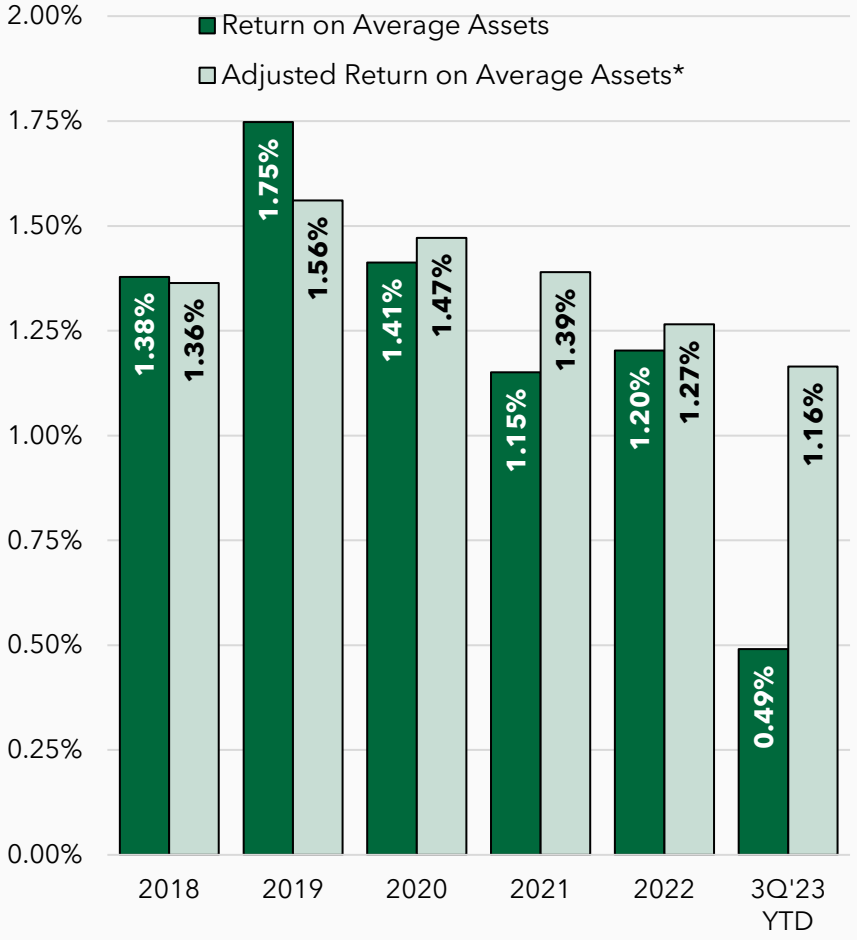


*Note: "Adjusted" diluted earnings per share is a non-GAAP calculation – see Appendix for reconciliation

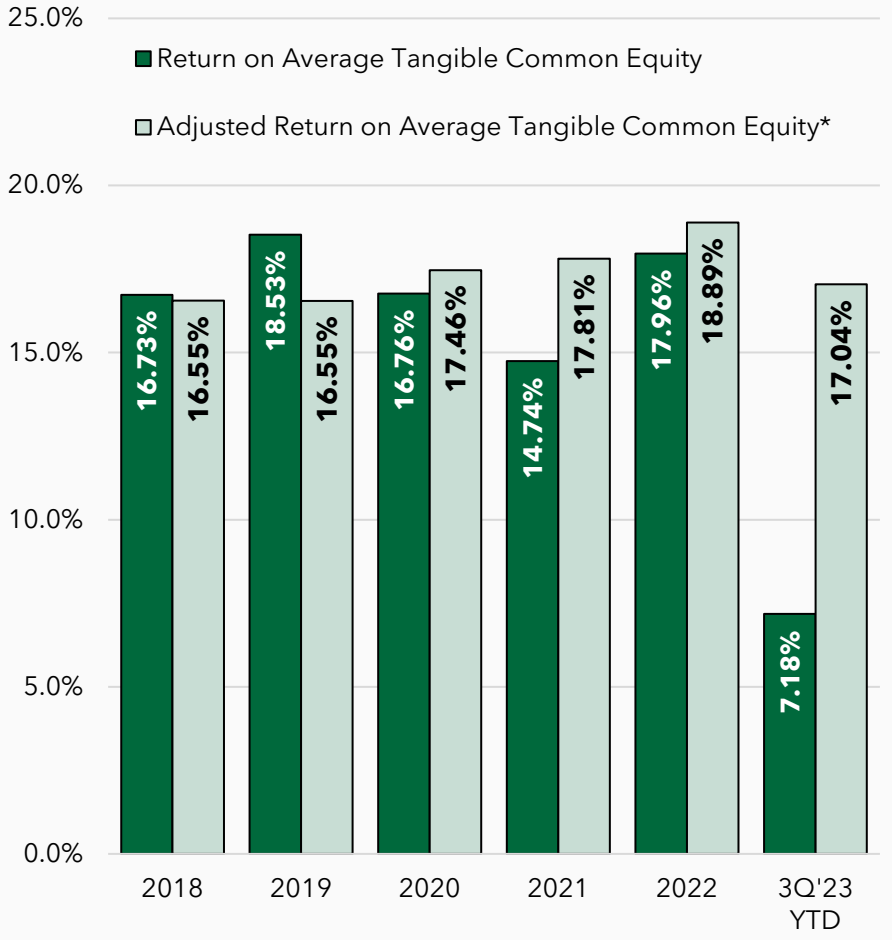
Return Metrics

Nicolet BANKSHARES, INC.

Return on Average Assets



Return on Average Tangible Common Equity



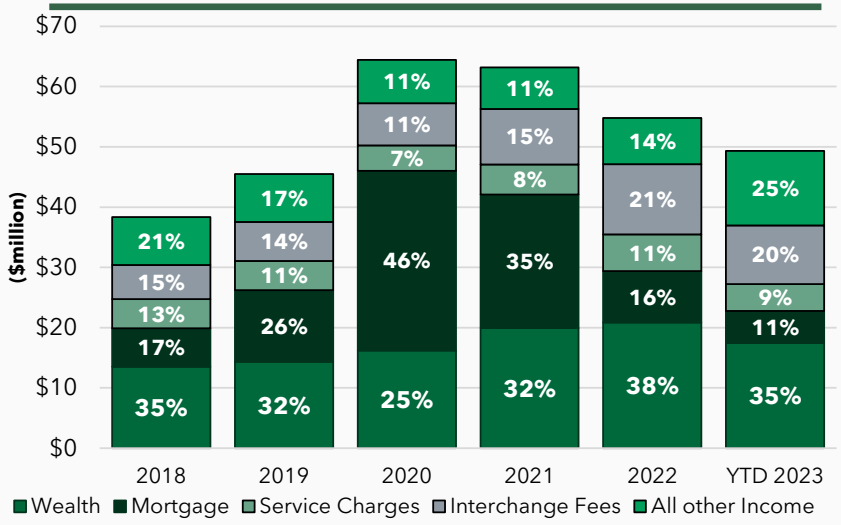
*Note: "Adjusted" return on average assets and return on average tangible common equity are non-GAAP calculations – see Appendix for reconciliation

Diversified Fee Income Base

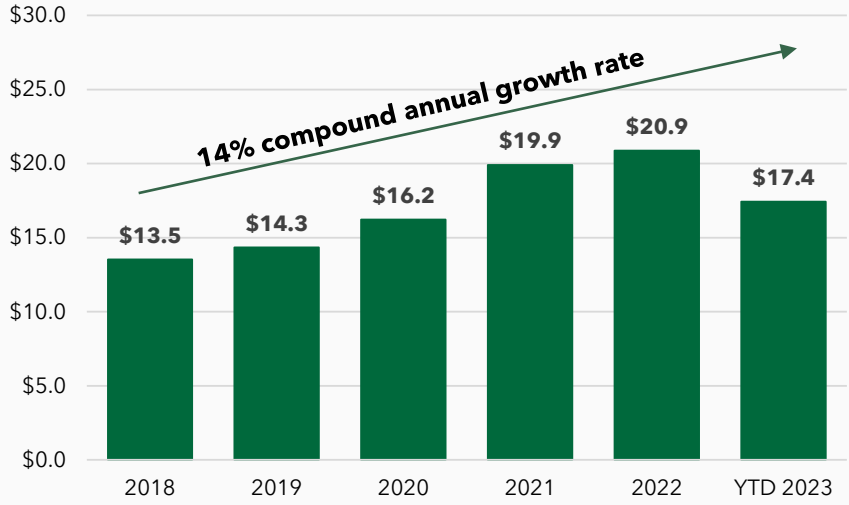
Displayed in millions

Nicolet BANKSHARES, INC.

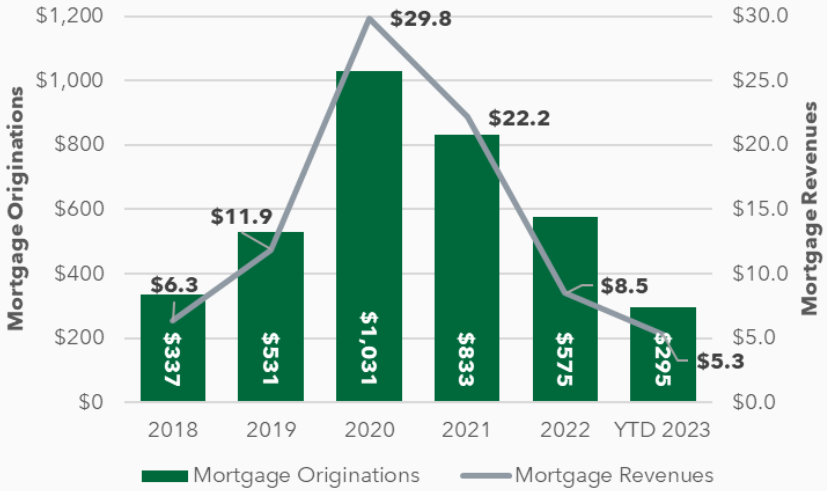
Fee Income



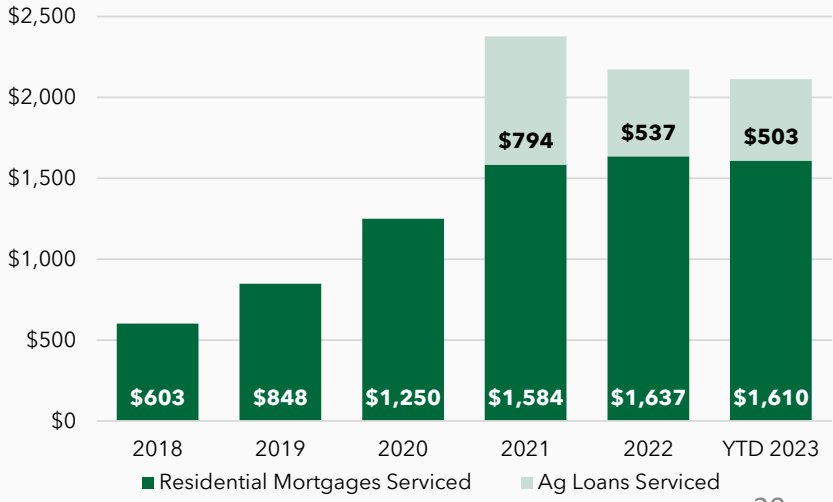
Wealth Management Revenues ($4.7B AUM)



Mortgage Originations



Loan Servicing Portfolios



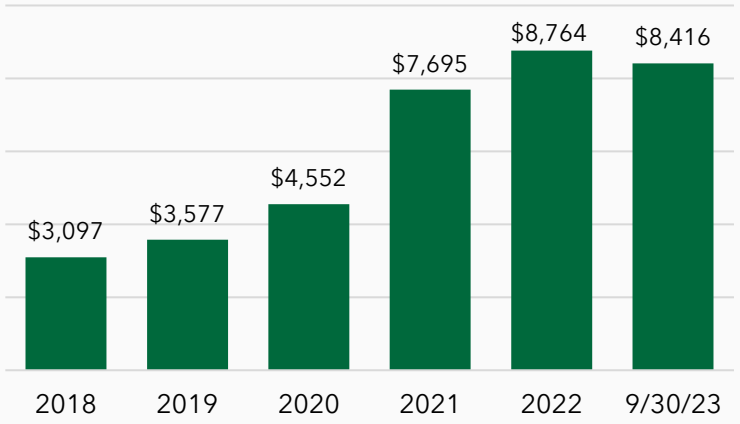
Sources: SEC and internal Company reports; Mortgage originations defined as first lien residential real estate loans

Balance Sheet Growth

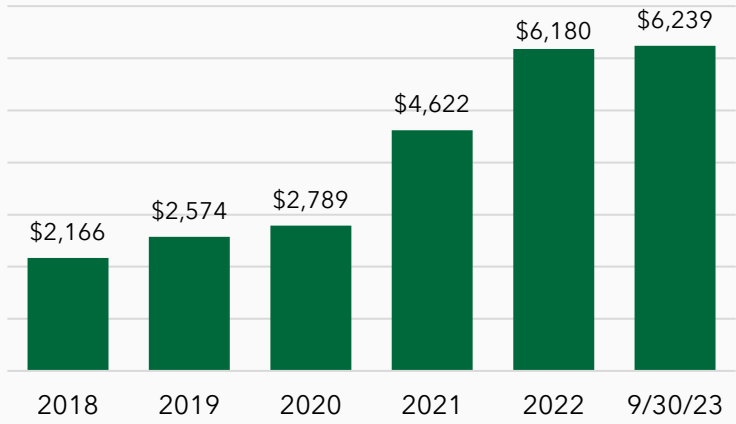
Displayed in millions

Nicolet BANKSHARES, INC.

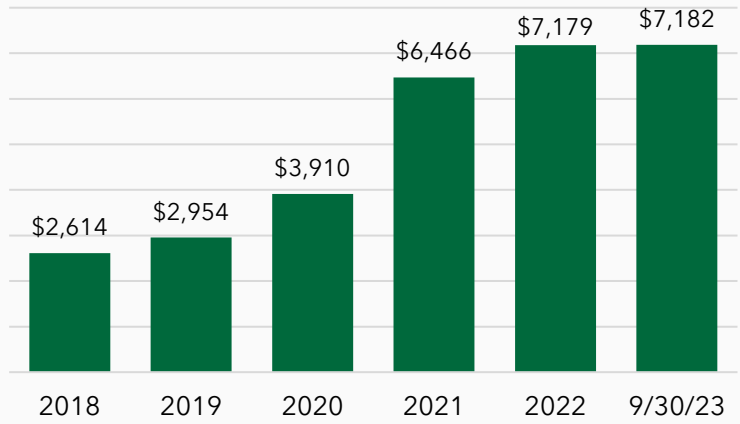
Total Assets



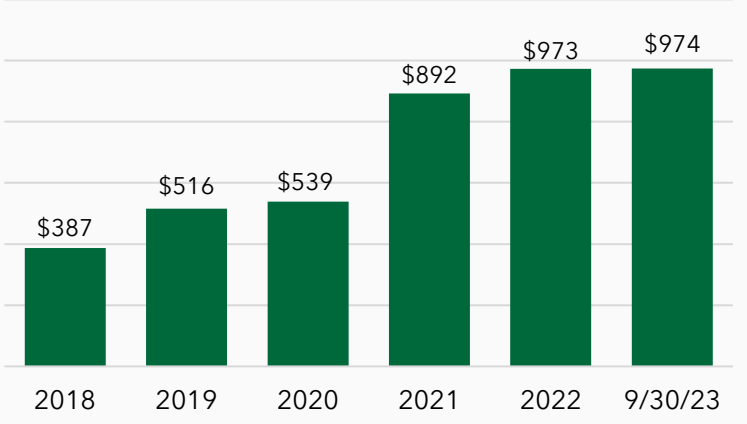
Total Loans



Total Deposits



Shareholders Equity



Sources: SEC and internal Company reports; Total loans exclude loans held for sale

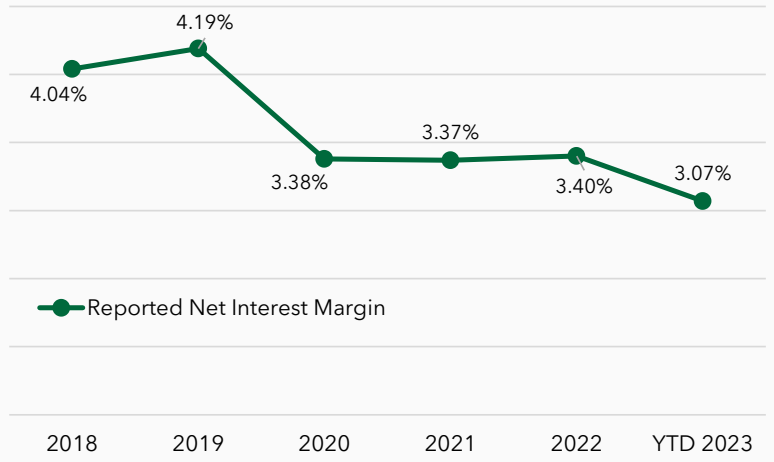
Cost and Yield Analysis

Nicolet BANKSHARES, INC.

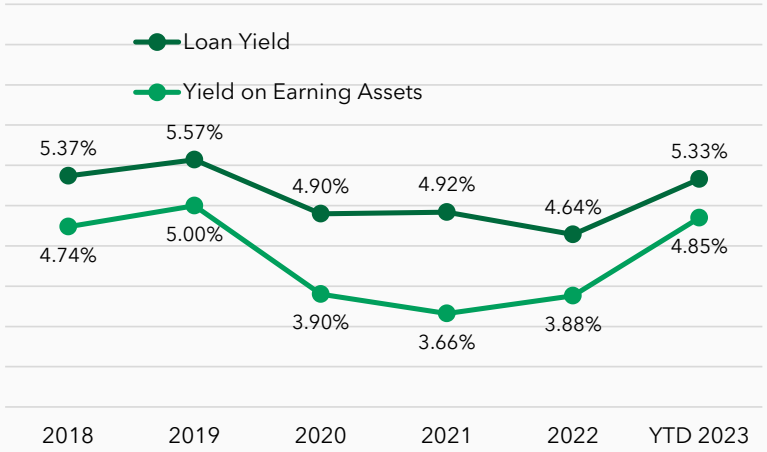
Combination of core deposit gatherer with a commercial loan generator

- Recent NIM decline largely due to rapid increase in interest rates as > 70% of the loan portfolio is fixed rate and reprices over time. NIM bottomed in the 1Q'23, and after a balance sheet repositioning, has increased in each of the last two quarters – a trend that is expected to continue into 2024
- Prior to the adoption of CECL in the 1Q'2020, the net interest margin had benefited from aggregate discount income accretion related to acquisitions, especially from credit impaired loans being worked out more favorably than initially marked
- 2020 and 2021 net interest margin heavily impacted by PPP loan portfolio and higher balance of cash & equivalents

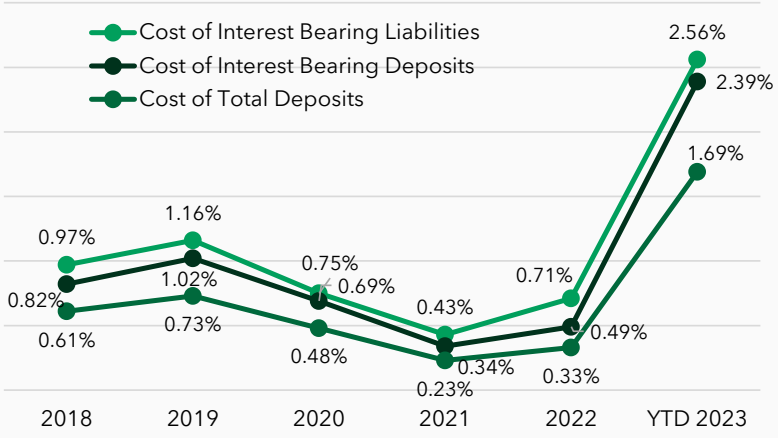
Net Interest Margin



Yield on Loans & Interest Earning Assets



Cost of Funds / Deposits



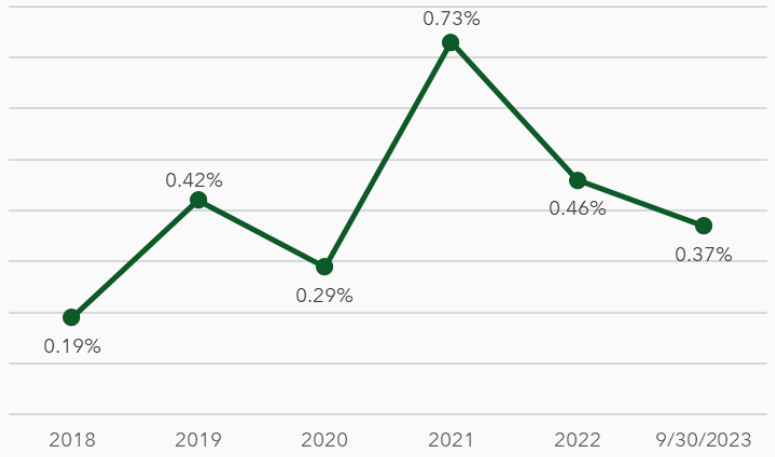
Sources: SEC and internal Company reports

Asset Quality Metrics

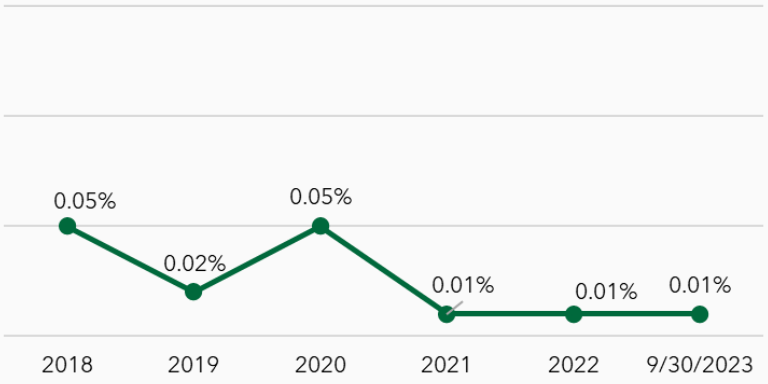
Conservative Credit Culture + Aggressive Asset Resolution = Strong Asset Quality

- Nicolet's conservative credit culture maintained NPAs well below peers during the last financial crisis. Periodic spikes in NPAs have largely been due to acquisition activity.
- The dairy/ag portfolio has historically carried higher grading risk, and less risk of loss due to FSA guarantees, conservative advance rates, and the Chapter 12 farm bankruptcy process. Total aggregate lifetime losses in the legacy ICB and current Nicolet dairy portfolio totaled less than $5.8 million (over 26+ years)
- Net charge-offs have remained at near historical lows due to strong fundamentals among core customer base despite economic uncertainty stemming from the pandemic and current inflationary pressures

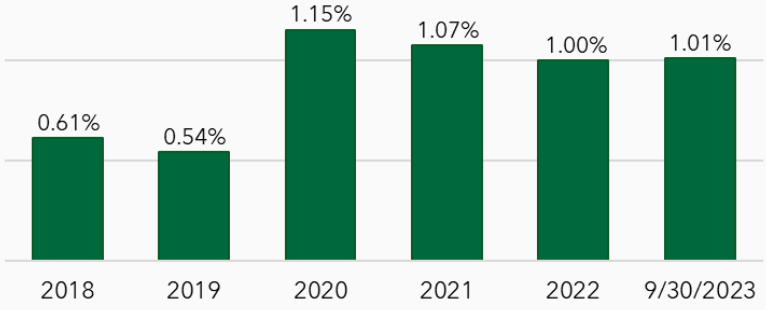
Nonperforming Assets / Assets



Net Charge-Offs / Average Loans



Reserves / Loans

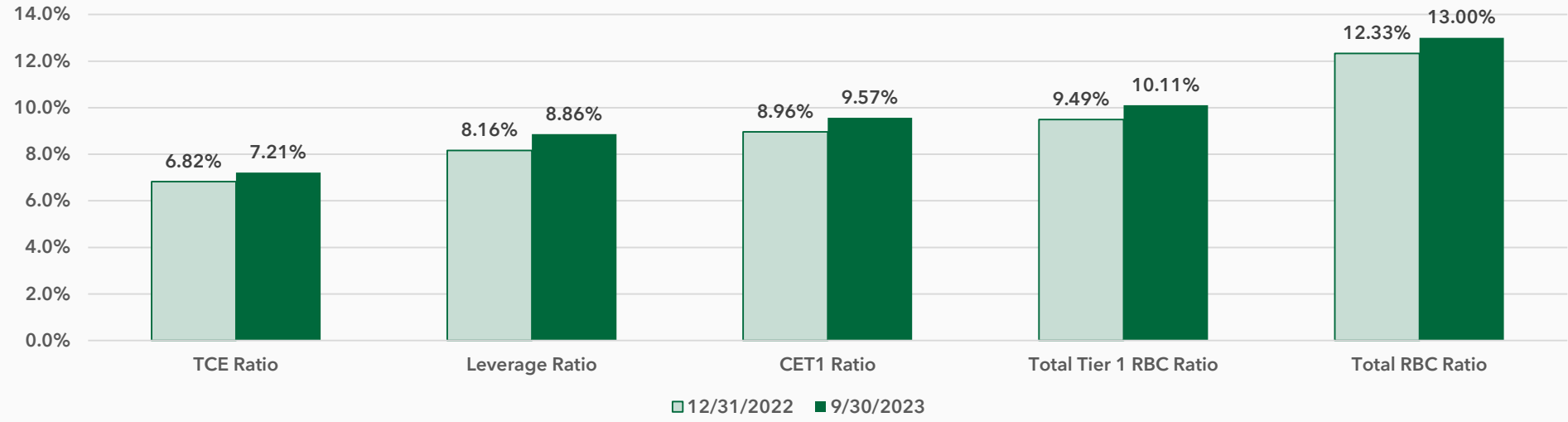


Source: SEC and Company reports; S&P Global Market Intelligence

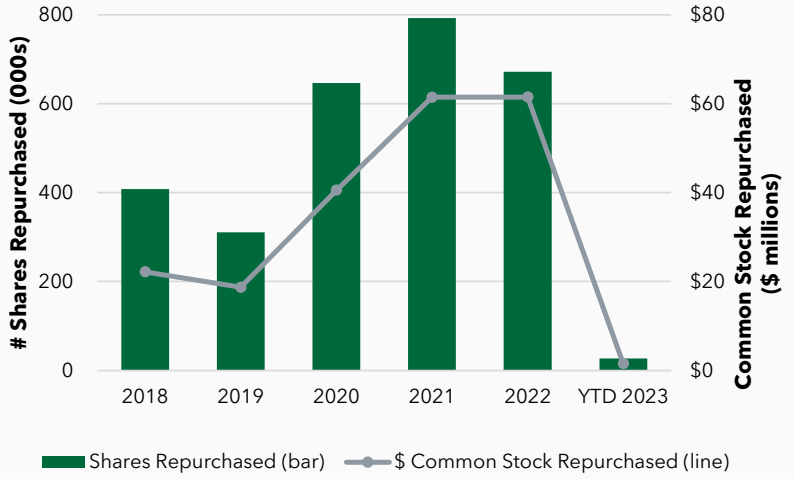
Strong Capital Position

Nicolet BANKSHARES, INC.

Key Consolidated Capital Ratios (9/30/23 versus 12/31/22)



Common Shares Repurchased



Source: Internal reports

Strong Regulatory Capital Base

- Completed six capital accretive M&A transactions in the last eight years – continue to look for strategic opportunities, although have become highly selective given economic uncertainty and depressed valuations
- In July 2021, completed the placement of $100 million in fixed-to-floating rate subordinated notes due in 2031 that bear interest at a fixed annual rate of 3.125% for the first five years.
- Long term strategy of capital deployment through opportunistic share repurchases, and beginning in May 2023, the establishment of a quarterly cash dividend. Current pause in repurchase activity due to economic uncertainty and impact of AOCI on TCE levels.
- 2023 capital priories include a combination of capital retention as quarterly cash dividend of $0.25/share

Investment Considerations

Investment Considerations

Nicolet BANKSHARES, INC.

- The Upper Midwest's predominant community banking franchise
- Wisconsin's #1 banking dairy lender
- Since inception, proven ability to grow both organically and through M&A
- Commercially focused with a stable core deposit base
- Experienced consolidator that has successfully announced, closed, and integrated almost all types of M&A transactions – The buyer of choice in the Upper Midwest
- Conservative Balance Sheet: Minimal credit risk in investment portfolio, core funded, loan portfolio almost entirely in market with very few participations
- With strong insider ownership (~18%), our "Owner/Manager" philosophy drives capital management decisions
- Established quarterly cash dividend of $0.25/share in May 2023
- Our Three Circle philosophy has a 23-year track record of sustained value creation for *customers, employees,* and *shareholders*

(1) Insider ownership as of September 30, 2023



Appendix

Reconciliation of Non-GAAP Financial Metrics

Nicolet BANKSHARES, INC.

Nicolet Bankshares, Inc.
Reconciliation of Non-GAAP Financial Measures

	For the Three Month Period Ended					2023 Year-to-Date
(In thousands, except per share data)	09/30/2022	12/31/2022	03/31/2023	06/30/2023	09/30/2023	09/30/2023
Tangible average stockholders' equity:						
Average stockholders' equity	$ 890,205	$ 954,970	$ 970,108	$ 967,142	$ 983,133	$ 973,509
Average Goodwill and other intangibles, net	363,211	403,243	401,212	399,080	397,052	399,100
Tangible average stockholders' equity	$ 526,994	$ 551,727	$ 568,896	$ 568,062	$ 586,081	$ 574,409
Average Assets	$ 7,856,131	$ 8,688,741	$ 8,570,623	$ 8,228,600	$ 8,417,456	$ 8,404,999
Adjusted net income reconciliation:						
Net income attributable to Nicolet (GAAP)	$ 18,510	$ 27,601	$ (8,898)	$ 22,595	$ 17,158	$ 30,855
Adjustments:						
Provision expense related to merger[(1)]	8,000	-	2,340	-	-	2,340
Asset (gains) losses, net	46	(260)	38,468	318	(31)	38,755
Merger-related expense	519	492	163	26	-	189
Adjustments subtotal	8,565	232	40,971	344	(31)	41,284
Tax on Adjustments	2,141	58	10,243	86	(6)	8,050
Adjustments, net of tax	6,424	174	30,728	258	(25)	33,234
Adjustment due to WI tax law change (3Q23 only)	-	-	-	-	6,151	9,118
Adjusted Net income attributable to Nicolet (Non-GAAP)	$ 24,934	$ 27,775	$ 21,830	$ 22,853	$ 23,284	$ 73,207
Weighted average diluted common shares	14,310	15,110	15,060	14,960	15,100	15,044
Diluted Earnings Per Share:						
Diluted earnings per share (GAAP)	$ 1.29	$ 1.83	$ (0.61)	$ 1.51	$ 1.14	$ 2.05
Adjusted diluted earnings per share (Non-GAAP)	$ 1.74	$ 1.84	$ 1.45	$ 1.53	$ 1.54	$ 4.87
Return on Average Tangible Common Equity:						
Return on Average Tangible Common Equity	13.93%	19.85%	(6.34%)	15.95%	11.62%	7.18%
Adjusted Return on Average Tangible Common Equity (Non-GAAP)	18.77%	19.97%	15.56%	16.14%	15.76%	17.04%
Return on Average Assets:						
Return on Average Assets	0.93%	1.26%	(0.42%)	1.10%	0.81%	0.49%
Adjusted Return on Average Assets (Non-GAAP)	1.26%	1.27%	1.03%	1.11%	1.10%	1.16%

(1) Provision expense for 3/31/23 and 9/30/22 is attributable to the expected loss on an investment in Signature Bank sub debt and the Day 2 allowance from the acquisition of Charter Bank, respectively

Reconciliation of Non-GAAP Financial Metrics

Nicolet BANKSHARES, INC.

Nicolet Bankshares, Inc.
Reconciliation of Non-GAAP Financial Measures

(In thousands, except per share data)	For the Period Ended 12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
Tangible average stockholders' equity:					
Average stockholders' equity	$ 371,635	$ 423,952	$ 527,428	$ 622,903	$ 886,385
Average Goodwill and other intangibles, net	126,284	129,112	168,802	211,463	361,471
Tangible average stockholders' equity	$ 245,351	$ 294,840	$ 358,626	$ 411,440	$ 524,914
Average Assets	$ 2,977,457	$ 3,126,535	$ 4,255,207	$ 5,271,463	$ 7,837,695
Adjusted net income reconciliation:					
Net income attributable to Nicolet (GAAP)	$ 41,036	$ 54,641	$ 60,122	$ 60,652	$ 94,260
Adjustments:					
Provision expense related to merger	-	-	-	14,400	8,000
Asset (gains) losses, net	(1,169)	(7,897)	1,805	(4,181)	(3,130)
Merger-related expense	-	100	1,020	5,651	1,664
Branch closure expense	600	-	500	944	-
Adjustments subtotal	(569)	(7,797)	3,325	16,814	6,534
Tax on Adjustments (assume 25% effective tax rate)	(142)	(1,949)	831	4,204	1,634
Adjustments, net of tax	(427)	(5,848)	2,494	12,611	4,901
Adjusted Net income attributable to Nicolet (Non-GAAP)	$ 40,609	$ 48,793	$ 62,616	$ 73,263	$ 99,161
Weighted average diluted common shares	9,956	9,900	10,541	11,145	14,375
Diluted Earnings Per Share:					
Diluted earnings per share (GAAP)	$ 4.12	$ 5.52	$ 5.70	$ 5.44	$ 6.56
Adjusted diluted earnings per share (Non-GAAP)	$ 4.08	$ 4.93	$ 5.94	$ 6.57	$ 6.90
Return on Average Tangible Common Equity:					
Return on Average Tangible Common Equity	16.73%	18.53%	16.76%	14.74%	17.96%
Adjusted Return on Average Tangible Common Equity (Non-GAAP)	16.55%	16.55%	17.46%	17.81%	18.89%
Return on Average Assets:					
Return on Average Assets	1.38%	1.75%	1.41%	1.15%	1.20%
Adjusted Return on Average Assets (Non-GAAP)	1.36%	1.56%	1.47%	1.39%	1.27%

Nicolet BANKSHARES, INC.

Mike Daniels
PRESIDENT & CEO
920.430.7318
mdaniels@nicoletbank.com

Phil Moore
CHIEF FINANCIAL OFFICER
920.617.5325
pmoore@nicoletbank.com

Eric Radzak
CORPORATE DEVELOPMENT OFFICER / INVESTOR RELATIONS
920.617.4540
eradzak@nicoletbank.com

