

Peter Warmenhoven, Consultant



Pete has extensive experience in the banking industry, working in commercial lending, credit administration, and loan review. He spent approximately 26 years in commercial and business lending, working for industry-leading major banks as well as community banks, in both revenue-producing and leadership positions.

Pete joined Nicolet National Bank in 2005, and participated in managing Nicolet's asset growth from about \$350M to more than \$4.5B as of his retirement from the bank in May, 2021. At Nicolet, Pete held the positions of VP, Credit Administration Manager and VP, Loan Review Manager.

During his tenure, Pete developed Nicolet's internal loan review program and procedures, developed written loan policies, managed the Credit Analyst group, and actively participated in acquisition due diligence and integration of several financial institutions. Pete also was actively involved in calculating and reporting the bank's Allowance for Loan Losses, including Nicolet's adoption and implementation of CECL as of January, 2020.

Pete earned a B.A. degree in Economics from the University of Notre Dame in 1978, has completed several graduate-level courses in finance and accounting at UW-Oshkosh, and has extensive industry training in Loan Review and ALLL. Pete has been a seminar presenter for the Wisconsin Lenders Conference and the Wisconsin Chapter of the Risk Management Association. He has held the RMA CRC designation since 2009 and has served on the board of directors of the RMA Wisconsin Chapter.