

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 Vice President, Credit Administration Manager and Vice President, 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.



EDUCATION

- *B.A, Economics, University of Notre Dame*

CERTIFICATIONS

- *RMA Credit Risk Certification*

PROFESSIONAL ASSOCIATIONS

- *Member, Risk Management Association of Wisconsin*
- *Presenter, Wisconsin Lenders Conference*