

FNBH BANCORP, INC.
SUMMARY FINANCIAL DATA
(Unaudited)

	2017	2016	2015	2014	2013
Income Statement Data:					
Interest income	\$ 13,170	\$ 12,167	\$ 10,301	\$ 10,239	\$ 10,455
Interest expense	524	533	550	703	925
Net interest income	12,646	11,634	9,751	9,536	9,530
Provision (credit) for loan losses	-	(3,100)	(2,250)	(2,500)	(2,250)
Noninterest income	2,152	2,025	2,264	2,422	2,865
Gain on sale of loans held for investment	-	123	-	-	-
Gain on sale of loans held for sale	83	-	-	-	-
Net gain (loss) on available for sale securities	(184)	84	4	2	-
Other-than-temporary impairment loss on available for sale securities	-	(919)	-	-	-
Net gain (loss) on other real estate owned and repossessed assets	93	(46)	66	123	91
Increase in cash value of bank-owned life insurance	158	-	-	-	-
Noninterest expense	11,268	11,113	10,867	11,513	11,658
Income before income taxes	3,680	4,888	3,468	3,070	3,078
Income tax expense (benefit)	3,421	(7,052)	62	20	104
Net income	259	11,940	3,406	3,050	2,974
Per Share Data ⁽¹⁾:					
Earnings per basic common share	\$ 0.01	\$ 0.43	\$ 0.12	\$ 0.11	\$ 1.57
Dividends paid	-	-	-	-	-
Weighted average common shares outstanding	27,771,678	27,771,678	27,771,678	27,229,742	1,896,613
Balance Sheet Data:					
Total assets	\$ 400,575	\$ 399,281	\$ 348,169	\$ 322,826	\$ 312,290
Portfolio loans, gross	267,245	226,507	170,826	160,046	165,115
Allowance for loan losses	4,897	4,826	5,718	7,109	9,214
Deposits	347,625	332,065	313,066	290,379	285,313
Shareholders' equity	46,244	45,151	34,033	31,144	25,106
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Equity to asset ratio	12.19%	10.39%	9.74%	8.99%	3.37%

⁽¹⁾ 2014 and 2013 per share data and number of shares include 17,510 shares of Mandatorily Convertible Non-Cumulative Junior Participating Preferred Stock, Series B, converted to common stock at a rate reflecting a price per common share of \$0.70.