

FNBH BANCORP, INC.
SUMMARY FINANCIAL DATA
(Unaudited)

	2019	2018	2017	2016	2015
	(in thousands, except per share and share amounts)				
Income Statement Data:					
Interest income	\$ 18,533	\$ 15,881	\$ 13,170	\$ 12,167	\$ 10,301
Interest expense	1,043	534	524	533	550
Net interest income	17,490	15,347	12,646	11,634	9,751
Provision (credit) for loan losses	-	-	-	(3,100)	(2,250)
Noninterest income	2,479	2,267	2,152	2,025	2,264
Gain on sale of portfolio loans	74	-	-	123	-
Gain on sale of loans held for sale	1,479	743	83	-	-
Net gain (loss) on available for sale securities	31	(1,176)	(184)	84	4
Gain (loss) recognized on equity securities	378	(110)	-	-	-
Other-than-temporary impairment loss on available for sale securities	-	-	-	(919)	-
Loss on valuation write-down of premises held for sale	(70)	(60)	-	-	-
Net gain (loss) on other real estate owned and repossessed assets	(12)	-	93	(46)	66
Increase in cash value of bank-owned life insurance	292	290	158	-	-
Noninterest expense	14,804	13,266	11,268	11,113	10,867
Income before income taxes	7,337	4,035	3,680	4,888	3,468
Income tax expense (benefit)	1,509	815	3,421	(7,052)	62
Net income	5,828	3,220	259	11,940	3,406
Per Share Data:					
Earnings per basic common share	\$ 0.21	\$ 0.12	\$ 0.01	\$ 0.43	\$ 0.12
Dividends paid	-	-	-	-	-
Weighted average common shares outstanding	27,771,678	27,771,678	27,771,678	27,771,678	27,771,678
Balance Sheet Data:					
Total assets	\$ 435,231	\$ 412,384	\$ 400,575	\$ 399,281	\$ 348,169
Portfolio loans, gross	357,414	323,793	267,245	226,507	170,826
Allowance for loan losses	5,911	5,655	4,897	4,826	5,718
Deposits	375,858	360,644	347,625	332,065	313,066
Shareholders' equity	56,441	49,623	46,244	45,151	34,033
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Equity to asset ratio	12.64%	12.08%	12.19%	10.39%	9.74%