

FNBH BANCORP, INC.
SUMMARY FINANCIAL DATA
(Unaudited)

	2016	2015	2014	2013	2012
(in thousands, except per share and share amounts)					
Income Statement Data:					
Interest income	\$ 12,167	\$ 10,301	\$ 10,239	\$ 10,455	\$ 11,064
Interest expense	533	550	703	925	1,092
Net interest income	11,634	9,751	9,536	9,530	9,972
Provision (credit) for loan losses	(3,100)	(2,250)	(2,500)	(2,250)	1,325
Noninterest income	2,102	2,330	2,545	2,956	3,065
Gain (loss) on available for sale securities	(835)	4	2	-	(3)
Noninterest expense	11,113	10,867	11,513	11,658	11,484
Income before income tax expense (benefit)	4,888	3,468	3,070	3,078	225
Income tax expense (benefit)	(7,052)	62	20	104	(104)
Net income	11,940	3,406	3,050	2,974	329
Per Share Data⁽¹⁾:					
Basic and diluted net income (loss) per share	\$ 0.43	\$ 0.12	\$ 0.11	\$ 1.57	\$ 0.72
Dividends paid per share	-	-	-	-	-
Weighted average basic and diluted shares outstanding	27,771,678	27,771,678	27,228,196	1,896,613	457,416
Balance Sheet Data:					
Total assets	\$ 399,281	\$ 348,169	\$ 322,826	\$ 312,290	\$ 296,871
Loans, gross	226,507	170,826	160,046	165,115	180,191
Allowance for loan losses	4,826	5,718	7,109	9,214	11,769
Deposits	332,065	313,066	290,379	285,313	287,682
Other borrowings	20,500	-	-	16	148
Shareholders' equity	45,151	34,033	31,144	25,106	7,369
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	10.39%	9.74%	8.99%	3.37%	2.35%

⁽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 shares at a rate reflecting a price per common share of \$0.70.

Certain reclassifications in the prior years' summary financial data have been made to conform to the current year presentation.