

**FNBH BANCORP, INC.**  
**SUMMARY FINANCIAL DATA**  
(Unaudited)

	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
	(in thousands, except per share and share amounts)				
<b>Income Statement Data:</b>					
Interest income	\$ 15,881	\$ 13,170	\$ 12,167	\$ 10,301	\$ 10,239
Interest expense	534	524	533	550	703
Net interest income	15,347	12,646	11,634	9,751	9,536
Provision (credit) for loan losses	-	-	(3,100)	(2,250)	(2,500)
Noninterest income	2,267	2,152	2,025	2,264	2,422
Gain on sale of loans held for investment	-	-	123	-	-
Gain on sale of loans held for sale	743	83	-	-	-
Net gain (loss) on available for sale securities	(1,176)	(184)	84	4	2
Loss on fair value of equity securities	(110)	-	-	-	-
Other-than-temporary impairment loss on available for sale securities	-	-	(919)	-	-
Loss on valuation write-down of premises held for sale	(60)	-	-	-	-
Net gain (loss) on other real estate owned and repossessed assets	-	93	(46)	66	123
Increase in cash value of bank-owned life insurance	290	158	-	-	-
Noninterest expense	13,266	11,268	11,113	10,867	11,513
Income before income taxes	4,035	3,680	4,888	3,468	3,070
Income tax expense (benefit)	815	3,421	(7,052)	62	20
Net income	3,220	259	11,940	3,406	3,050
<b>Per Share Data <sup>(1)</sup>:</b>					
Earnings per basic common share	\$ 0.12	\$ 0.01	\$ 0.43	\$ 0.12	\$ 0.11
Dividends paid	-	-	-	-	-
Weighted average common shares outstanding	27,771,678	27,771,678	27,771,678	27,771,678	27,229,742
<b>Balance Sheet Data:</b>					
Total assets	\$ 412,384	\$ 400,575	\$ 399,281	\$ 348,169	\$ 322,826
Portfolio loans, gross	323,793	267,245	226,507	170,826	160,046
Allowance for loan losses	5,655	4,897	4,826	5,718	7,109
Deposits	360,644	347,625	332,065	313,066	290,379
Shareholders' equity	49,623	46,244	45,151	34,033	31,144
<b>Ratios:</b>					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Equity to asset ratio	12.08%	12.19%	10.39%	9.74%	8.99%

<sup>(1)</sup> 2014 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.