

FNBH BANCORP, INC.
SUMMARY FINANCIAL DATA
(Unaudited)

	2020	2019	2018	2017	2016
	(in thousands, except per share and share amounts)				
Income Statement Data:					
Interest income	\$ 19,701	\$ 18,533	\$ 15,881	\$ 13,170	\$ 12,167
Interest expense	936	1,043	534	524	533
Net interest income	18,765	17,490	15,347	12,646	11,634
Provision (credit) for loan losses	1,500	-	-	-	(3,100)
Noninterest income	3,079	2,479	2,267	2,152	2,025
Gain on sale of portfolio loans	-	74	-	-	123
Gain on sale of loans held for sale	3,238	1,479	743	83	-
Net gain (loss) on available for sale securities	145	31	(1,176)	(184)	84
Gain (loss) recognized on equity securities	378	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	(15)	(12)	-	93	(46)
Increase in cash value of bank-owned life insurance	308	292	290	158	-
Noninterest expense	15,857	14,804	13,266	11,268	11,113
Income before income taxes	8,541	7,337	4,035	3,680	4,888
Income tax expense (benefit)	1,746	1,509	815	3,421	(7,052)
Net income	6,795	5,828	3,220	259	11,940
Per Share Data:					
Earnings per basic common share	\$ 0.24	\$ 0.21	\$ 0.12	\$ 0.01	\$ 0.43
Dividends paid	-	-	-	-	-
Weighted average common shares outstanding	27,771,681	27,771,678	27,771,678	27,771,678	27,771,678
Balance Sheet Data:					
Total assets	\$ 554,508	\$ 435,231	\$ 412,384	\$ 400,575	\$ 399,281
Portfolio loans, gross	382,229	357,414	323,793	267,245	226,507
Allowance for loan losses	7,630	5,911	5,655	4,897	4,826
Deposits	487,211	375,858	360,644	347,625	332,065
Shareholders' equity	63,699	56,441	49,623	46,244	45,151
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Equity to asset ratio	12.00%	12.64%	12.08%	12.19%	10.39%