

FNBH BANCORP, INC.
SUMMARY FINANCIAL DATA
(Unaudited)

	2015	2014	2013	2012	2011
(in thousands, except per share data)					
Statement of Operations Data:					
Interest income	\$ 10,301	\$ 10,239	\$ 10,455	\$ 11,064	\$ 12,692
Interest expense	550	703	925	1,092	1,571
Net interest income	9,751	9,536	9,530	9,972	11,121
Provision for loan losses	(2,250)	(2,500)	(2,250)	1,325	6,200
Noninterest income	2,264	2,422	2,865	3,271	2,922
Gain (loss) on available for sale securities	4	2	-	(3)	337
Noninterest expense	10,801	11,390	11,567	11,690	11,753
Income (loss) before federal income taxes	3,468	3,070	3,078	225	(3,573)
Net income (loss)	3,406	3,050	2,974	329	(3,573)
Per Share Data^{(1) (2)}:					
Basic and diluted net income (loss) per share	\$ 0.12	\$ 0.11	\$ 1.57	\$ 0.72	\$ (7.81)
Dividends paid	-	-	-	-	-
Weighted average basic and diluted shares outstanding	22,770,410	27,228,196	1,896,613	457,416	457,318
Balance Sheet Data:					
Total assets	\$ 348,169	\$ 322,826	\$ 312,290	\$ 296,871	\$ 292,080
Loans, gross	170,826	160,046	165,115	180,191	208,844
Allowance for loan losses	5,718	7,109	9,214	11,769	12,690
Deposits	313,066	290,379	285,313	287,682	283,652
Shareholders' equity	34,033	31,144	25,106	7,369	6,610
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	9.74%	8.99%	3.37%	2.35%	2.96%

⁽¹⁾ Per share data and number of shares are adjusted to reflect the 1-for-7 reverse stock split effective October 3, 2011.

⁽²⁾ 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.