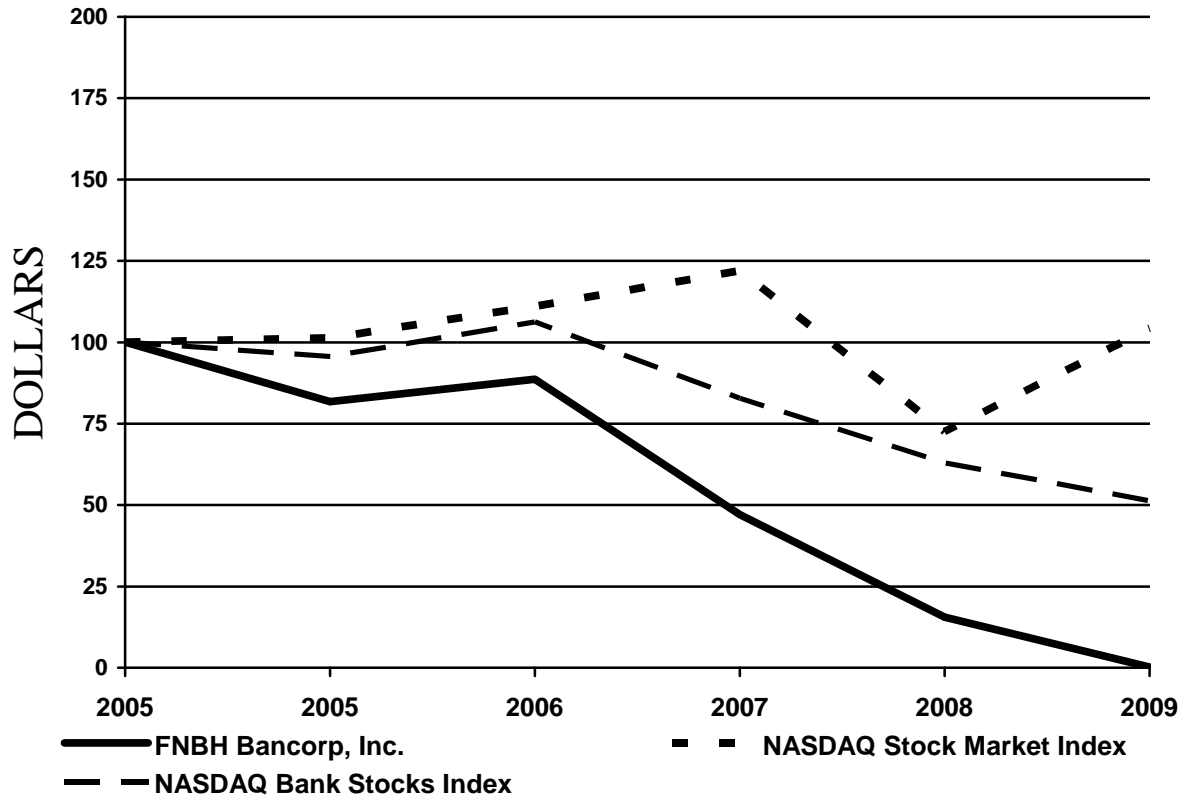


## SHAREHOLDER RETURN PERFORMANCE GRAPH

Set forth below is a line graph comparing the yearly percentage change in the cumulative total shareholder return on the Corporation's common stock with that of the cumulative total return on the NASDAQ Stock Market Index and the NASDAQ Bank Stocks Index for the five year period ended December 31, 2009. The following information is based on an investment of \$100, on January 1, 2005, in the Corporation's common stock, the NASDAQ Bank Stocks Index and the NASDAQ Stock Market Index, with dividends reinvested. There has been only limited trading in the Corporation's common stock, and the Corporation's stock does not trade on any stock exchange or the NASDAQ market. Accordingly, the returns reflected in the following graph and tables are based on sale prices of the Corporation's stock of which management is aware. There may have been sales at higher or lower prices of which management is not aware.

### COMPARISON OF FIVE YEAR CUMULATIVE TOTAL RETURN



	January 1	December 31				
	2005	2005	2006	2007	2008	2009
FNBH Bancorp, Inc.	100	81.8	88.65	47.04	15.54	0.21
NASDAQ Stock Market Index	100	101.37	111.03	121.92	72.49	104.31
NASDAQ Bank Stocks Index	100	95.67	106.20	82.76	62.96	51.31