KIRKSVILLE BANCORP, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 3357938	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	**2008** $ millions	**2009** $ millions	%chg from prev
Assets	$22	$27	24.2%
Loans	$17	$22	30.2%
Construction & development	$1	$1	-13.0%
Closed-end 1-4 family residential	$6	$7	20.2%
Home equity	$0	$0	-100.0%
Credit card	$0	$0	
Other consumer	$0	$0	-30.3%
Commercial & Industrial	$2	$2	-6.2%
Commercial real estate	$4	$7	95.3%
Unused commitments	$2	$1	-10.9%
Securitization outstanding principal	$0	$0	
Mortgage-backed securities (GSE and private issue)	$1	$1	-33.6%
Asset-backed securities	$0	$0	
Other securities	$1	$1	-33.5%
Cash & balances due	$1	$2	61.4%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	$0	$0	
Open-end HELOC originated for sale (quarter)	$0	$0	
Closed-end mortgage originations sold (quarter)	$0	$0	
Open-end HELOC originations sold (quarter)	$0	$0	
Liabilities	$19	$24	26.4%
Deposits	$19	$23	25.5%
Total other borrowings	$1	$1	59.2%
FHLB advances	$0	$1	
Equity			
Equity capital at quarter end	$2	$3	6.6%
Stock sales and transactions with parent holding company (cumulative through calendar year)	$0	$0	NA
Performance Ratios			
Tier 1 leverage ratio	11.6%	9.7%	--
Tier 1 risk based capital ratio	15.1%	12.4%	--
Total risk based capital ratio	16.1%	13.5%	--
Return on equity[1]	-12.5%	-19.2%	--
Return on assets[1]	-1.5%	-1.9%	--
Net interest margin[1]	3.8%	3.7%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	16800.0%	109.6%	--
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--
Net charge-offs to average loans and leases[1]	0.0%	0.0%	--

[1] Quarterly, annualized.

	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	**2008**	**2009**	**2008**	**2009**	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	2.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.3%	0.0%	--
Commercial & Industrial	0.0%	3.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	1.0%	0.0%	0.0%	--