

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$52	\$57	10.2%	
Loans	\$37	\$39	5.5%	
Construction & development	\$0	\$1	457.3%	
Closed-end 1-4 family residential	\$7	\$10	50.1%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$1	38.9%	
Commercial & Industrial	\$6	\$3	-47.0%	
Commercial real estate	\$7	\$9	17.1%	
Unused commitments	\$3	\$5	97.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-30.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	1.0%	
Cash & balances due	\$1	\$15	1347.7%	
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	\$47	\$52	10.0%	
Deposits	\$41	\$46	11.3%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
Equity				
Equity capital at quarter end	\$5	\$5	12.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.5%	--	
Tier 1 risk based capital ratio	11.1%	13.6%	--	
Total risk based capital ratio	12.4%	14.8%	--	
Return on equity ¹	-6.4%	10.5%	--	
Return on assets ¹	-0.6%	0.9%	--	
Net interest margin ¹	4.0%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.6%	261.2%	--	
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)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	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	0.0%	9.8%	0.0%	0.0%
Commercial & Industrial	2.7%	0.7%	0.0%	0.1%
Commercial real estate	3.0%	0.0%	0.0%	0.0%
Total loans	2.0%	0.6%	0.0%	0.0%