

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$59	\$60	2.4%	
Loans	\$46	\$46	-0.1%	
Construction & development	\$1	\$1	-28.8%	
Closed-end 1-4 family residential	\$15	\$15	4.5%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-19.1%	
Commercial & Industrial	\$2	\$2	-28.0%	
Commercial real estate	\$8	\$10	17.9%	
Unused commitments	\$4	\$5	37.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-35.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1	389.3%	
Cash & balances due	\$11	\$12	11.0%	
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	\$53	\$54	1.7%	
Deposits	\$48	\$49	1.8%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
Equity				
Equity capital at quarter end	\$6	\$6	9.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.9%	--	
Tier 1 risk based capital ratio	13.5%	14.7%	--	
Total risk based capital ratio	14.8%	16.0%	--	
Return on equity ¹	8.5%	8.9%	--	
Return on assets ¹	0.8%	0.9%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	276.5%	297.4%	--	
Loss provision to net charge-offs (qtr)	153.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.1%	0.6%	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	7.3%	1.5%	0.0%	0.0%
Commercial & Industrial	0.4%	0.0%	0.0%	0.0%
Commercial real estate	0.4%	0.0%	0.6%	0.0%
Total loans	0.5%	0.5%	0.1%	0.0%