

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$27	\$40	49.7%	
Loans	\$22	\$30	39.9%	
Construction & development	\$1	\$0	-16.0%	
Closed-end 1-4 family residential	\$7	\$7	3.7%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$1	222.2%	
Commercial & Industrial	\$2	\$4	96.8%	
Commercial real estate	\$7	\$5	-29.0%	
Unused commitments	\$1	\$2	71.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-25.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$2	\$1	-45.6%	
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	\$24	\$37	52.5%	
Deposits	\$23	\$33	40.0%	
Total other borrowings	\$1	\$5	350.0%	
FHLB advances	\$1	\$5	350.0%	
Equity				
Equity capital at quarter end	\$3	\$3	23.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	7.5%	--	
Tier 1 risk based capital ratio	12.4%	10.2%	--	
Total risk based capital ratio	13.5%	11.4%	--	
Return on equity ¹	-19.2%	9.0%	--	
Return on assets ¹	-1.9%	0.8%	--	
Net interest margin ¹	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	109.6%	177.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	214.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.2%	2.0%	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%	0.0%	0.0%	1.2%
Commercial & Industrial	3.0%	1.2%	0.0%	0.1%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.0%	0.6%	0.0%	0.0%