CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Kirksville Bancorp, Inc. / American Trust Bank
Person to be contacted about this report: Sam Berendzen
Submission date: May 8, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):58076

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$6,441	$6,353	Includes 1-4 family residential real estate loans, home equity loans, home equity lines of credit and other consumer loans.	
b. Average Commercial Loans	$10,279	$10,394	Includes commercial and agricultural real estate, commercial and agricultural equipment and commercial and agricultural operating lines of credit.	
c. Total Loans (sum of lines a and b)	$16,720	$16,747		

2. General Market Commentary (optional)