

Gateway

BANK & TRUST

Your bank for life.

Capital Analysis

• Capital Ratios as of June 30, 2009

	<u>Gateway Bank & Trust</u>	<u>Required Regulatory Ratios</u>
• Tier 1 Leverage Tier 1 Capital / Average total assets	9.77%	5.00%
• Tier 1 Risk-based Tier 1 Capital / Risk weighted assets	11.98%	6.00%
• Total Risk-based Tier 1 capital plus loan loss reserve / Risk weighted assets	13.21%	10.00%

Tier 1 Capital = Total Capital less unrealized gains (losses) on available for sale securities.