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# Capital Analysis

## • Capital Ratios as of September 30, 2010

	<b>Gateway Bank &amp; Trust</b>	<b>Required Regulatory Ratios</b>
• <b>Tier 1 Leverage</b> Tier 1 Capital / Average total assets	9.13%	5.00%
• <b>Tier 1 Risk-based</b> Tier 1 Capital / Risk weighted assets	12.71%	6.00%
• <b>Total Risk-based</b> Tier 1 capital plus loan loss reserve / Risk weighted assets	13.98%	10.00%

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