

GATEWAY BANCSHARES, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 2388775	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$642	\$253	-60.5%	
Loans	\$465	\$156	-66.4%	
Construction & development	\$45	\$19	-57.9%	
Closed-end 1-4 family residential	\$116	\$35	-70.2%	
Home equity	\$44	\$21	-51.0%	
Credit card	\$2	\$0	-100.0%	
Other consumer	\$9	\$2	-73.3%	
Commercial & Industrial	\$40	\$19	-51.6%	
Commercial real estate	\$180	\$54	-70.0%	
Unused commitments	\$87	\$12	-86.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$39	99.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$3	-94.1%	
Cash & balances due	\$66	\$43	-35.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$16	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$575	\$230	-59.9%	
Deposits	\$562	\$225	-59.9%	
Total other borrowings	\$9	\$3	-64.1%	
FHLB advances	\$5	\$2	-55.6%	
Equity				
Equity capital at quarter end	\$67	\$23	-66.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	8.4%	--	
Tier 1 risk based capital ratio	12.6%	13.1%	--	
Total risk based capital ratio	13.8%	14.4%	--	
Return on equity ¹	7.5%	-26.3%	--	
Return on assets ¹	0.8%	-2.4%	--	
Net interest margin ¹	5.0%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	87.6%	74.2%	--	
Loss provision to net charge-offs (qtr)	108.3%	137.3%	--	
Net charge-offs to average loans and leases ¹	0.6%	3.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	4.2%	7.6%	0.3%	1.5%
Closed-end 1-4 family residential	2.1%	3.9%	0.0%	0.7%
Home equity	0.2%	0.9%	0.0%	0.0%
Credit card	0.7%	0.0%	1.0%	0.0%
Other consumer	2.0%	3.4%	0.1%	0.7%
Commercial & Industrial	0.7%	0.1%	0.6%	3.8%
Commercial real estate	1.2%	6.2%	0.0%	0.8%
Total loans	1.5%	4.9%	0.2%	1.1%