

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$256	\$266	4.0%	
Loans	\$198	\$199	0.5%	
<i>Construction & development</i>	\$30	\$27	-8.1%	
<i>Closed-end 1-4 family residential</i>	\$25	\$41	65.5%	
<i>Home equity</i>	\$25	\$29	16.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-25.6%	
<i>Commercial & Industrial</i>	\$37	\$28	-22.8%	
<i>Commercial real estate</i>	\$74	\$60	-17.8%	
Unused commitments	\$36	\$20	-43.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$16	-16.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$14	-23.5%	
Cash & balances due	\$7	\$23	209.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$234	\$242	3.3%	
Deposits	\$218	\$229	4.8%	
Total other borrowings	\$14	\$11	-20.5%	
FHLB advances	\$8	\$8	0.0%	
Equity				
Equity capital at quarter end	\$22	\$24	11.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.2%	--	
Tier 1 risk based capital ratio	9.9%	11.5%	--	
Total risk based capital ratio	11.0%	12.8%	--	
Return on equity ¹	-13.0%	-23.8%	--	
Return on assets ¹	-1.1%	-2.3%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.7%	75.3%	--	
Loss provision to net charge-offs (qtr)	101.4%	307.8%	--	
Net charge-offs to average loans and leases ¹	4.2%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.2%	10.0%	0.0%	0.3%
<i>Closed-end 1-4 family residential</i>	1.2%	5.5%	0.1%	1.1%
<i>Home equity</i>	0.2%	1.1%	0.1%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.3%	1.4%	0.8%	1.8%
<i>Commercial & Industrial</i>	2.3%	3.7%	5.1%	0.8%
<i>Commercial real estate</i>	1.4%	0.3%	0.1%	0.0%
<i>Total loans</i>	1.4%	3.3%	1.1%	0.5%