



SUMMARY REPORT

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This Summary Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Definitions:

Stars	- BauerFinancial Inc.'s proprietary rating. (Please see below.)
Total Assets	- Anything of value owned by the bank.
Tangible Assets	- Total average assets less intangible assets.
Tier 1 Capital	- Net worth (also known as capital or equity) less intangible assets.
Leverage Capital Ratio	- Tier 1 Capital divided by tangible assets. (Minimum regulatory requirement is 4%.)
Tier 1 Risk-based Ratio	- Tier 1 Capital divided by risk-weighted assets. (Regulatory minimum is 4%.)
Total Risk-based Ratio	- Total net worth divided by risk-weighted assets. (Minimum regulatory requirement is 8%.)
Profit (Loss)	- Profit or loss for the period noted.
Return on Assets (ROA)	- Annualized net income as a percent of average assets.
Return on Equity (ROE)	- Annualized net income as a percent of average equity.
Delinquent Loans	- Loans past due 90 days or more plus nonaccrual loans.
Other Real Estate Owned (Repos)	- Real estate owned but not being used by the bank. Usually acquired via foreclosure.
Nonperforming Assets % Tangible Assets	- Delinquent loans and other real estate owned as a percentage of tangible assets.
Nonperforming Assets % Tier 1 Capital	- Delinquent loans and other real estate owned as a percentage of Tier 1 Capital.

Star Rating:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than a quarter of a century of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

- ★★★★★ :Superior. These institutions are on BauerFinancial's Recommended Report.
- ★★★★ :Excellent. These institutions are also on BauerFinancial's Recommended Report.
- ★★★★½ :Good.
- ★★★ :Adequate.
- ★★ :Problematic.
- ★ :Troubled.
- ZERO :Our lowest rating.
- FDIC :Institution has failed and/or is operating under FDIC conservatorship.
- START-UP :Start-up bank. Institutions that are too new to rate.

BauerFinancial Inc.
SUMMARY REPORT
Gateway Bank of Central Florida - Ocala, FL
(352)368-3756
www.gatewaybankcfl.com
(Dollar Amounts in Millions)

Data as of:	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008
Bauer's Star Rating:	★★★★	★★★½	★★★½	START-UP	START-UP
Date Established:	05/29/2007	Number of Branches: 4			
Number of Employees:	39	37	36	35	32
Total Assets:	\$174.987	\$175.169	\$165.370	\$149.876	\$141.319
Tangible Assets:	\$174.619	\$171.227	\$155.756	\$144.414	\$131.460
Tier 1 Capital:	\$16.036	\$16.007	\$13.699	\$13.794	\$13.850
Leverage Capital Ratio:	9.183%	9.348%	8.795%	9.552%	10.536%
Tier 1 Risk-based Capital Ratio:	11.507%	11.708%	10.611%	11.488%	12.291%
Total Risk-based Capital Ratio:	12.762%	12.958%	11.861%	12.719%	13.542%
Current Quarter's Profit (Loss):	\$0.130	\$0.050	\$-0.121	\$-0.053	\$-0.220
Year-to-date Profit (Loss):	\$0.006	\$-0.124	\$-0.174	\$-0.053	\$-0.728
Profit (Loss) Calendar 2008 :	\$-0.728				
Profit (Loss) Calendar 2007 :	\$-0.662				
*Return on Assets (annualized):	0.000%	-0.105%	-0.230%	-0.150%	-0.720%
*Return on Equity (annualized):	0.040%	-1.090%	-2.380%	-1.440%	-4.930%
Delinquent Loans:	\$1.556	\$0.110	\$0.110	\$0.110	\$0.000
Other Real Estate Owned (Repos):	\$0.167	\$0.167	\$0.235	\$0.488	\$0.488
Nonperforming Assets % Tangible Assets:	0.987%	0.162%	0.222%	0.414%	0.371%
Nonperforming Assets % Tier 1 Capital:	10.745%	1.730%	2.518%	4.335%	3.523%

* ROA and ROE adjusted to tax equivalency for Sub S corporations.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc.. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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