Why 3 Matrices: Example

match = 10, mismatch = -2, gap = -7, $gap_start = -15$

CA-T

OPT(4, 3) = optimal score =
$$30 - 15 - 7 = 8$$

CARTS

CA-T-

WRONG(5, 3) =
$$30 - 15 - 7 - 15 - 7 = -14$$

CARTS

CAT--

$$OPT(5, 3) = 20 - 2 - 15 - 14 = -11$$

this is why we need to keep the X and Y matrices around. they tell us the score of ending with a gap in one of the sequences.