Morgan Keegan
FIXED INCOME RESEARCH
Morgan Keegan & Company, Inc.
Members New York Stock Exchange

Sample Institution
Memphis, TN

Asset & Liability Analysis
As of March 31, 2008

MORGAN KEEGAN & COMPANY, INC.
Memphis, Tennessee
June 2, 2008

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We do not offer an opinion as to the quality of the loan portfolio. The valuation of the loan portfolio does not consider credit quality issues in the determination of market value.

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The total equity of the institution will not reflect the unrealized gain/loss of the investment portfolio.

Table of Contents

All financials presented in thousands

Assumptions Narrative for Sample Institution

As of March 31, 2008

Pricing and Valuing

All accounts are priced and valued using a key driver rate. In the model there are two driver rates: the investment/loan driver and time deposit/savings driver. All interest bearing assets are priced and valued off of the investment/loan driver. All interest bearing liabilities are priced and valued to the savings driver. The investment and savings driver are assumed to shock immediately and ho constant in all interest environments.

Mk Forecast

The results of the Morgan Keegan Enhanced Bancware Model incorporate a non-parallel shift in the yield curve, which is reflected in the MK Forecast. This scenario is based on the interest rate projections of Morgan Keegar consulting economist Dr. Donald Ratajczek. It is assumed that the rates on securities and wholesale borrowings change, on a percentage basis, over the next twelve months according to the change in the relative points on the yield curve that correspond to their respective average lives. In similar fashion, the loan rates will change relative to the projected mortgage rate; the time deposits to the projected 1-year treasury rate; and the non-maturing deposits to the projected Fed Funds rate

Growth and Repricing assumptions

The growth assumptions are in accordance with the budget and provisions provided by management Any other growth is simply retained earnings being added onto the forecast balance sheet under the line item Asset Balancing Account. The Asset and Liability Balancing Accounts are assumed to yiel the Fed Funds rate for the as of date of the report.

In the base case environment all maturing cashflow and roll off balances due to amortization and prepayments are assumed to reprice to the current yield or market yield of their respective accounts. The loan portfolio and interest bearing deposits reprice to their current yield and the investment portfolio will reprice to the market yields provided by Solomon Brothers "The Yield Book". In the shocked environments all maturing cashflows and roll off balances due to amortization and prepayments are assumed to reprice to the current yield or market yield of their respective accounts plus or minus the monthly, incremental rate shock.

Non-Maturing Deposits

Balances are spread evenly over 48 months in order to approximate a decay schedule that corresponds to the non-maturing deposits assumed effective duration. The non-maturing deposits are assumed to repric in accordance to the provisions provided by management and are valued to the FHLB Borrowings Curve.

Prepayment Assumptions - CPR

	MK	-300	-200	-100	-50	Basecase	+50	+100	+200	+300
Fixed Rate Loans	10.4	60	56	43	30.5	18	12.5	7	5	4
Variable Rate Loans	9.5	80	63	32	22.5	13	10.5	8	7	7

Prepayment Assumptions on loans are aggregate, historical prepayments for certain classifications of loans. This information is provided by Salomon Brothers' "The Yield Book". The securities are modeled using Salomon Brothers' "The Yield Book" and the cashflows imported into Bancware. Speeds used to model the securities are available upon request.

Par value cashflows are being used in this model to account for the true values being received per line item. The book value income is derived from these par value cashflows by incorporating book yields rather than coupons. All book values represented in the FASB 107 report are being manually adjusted to reflect true book values of the portfolio.

Morgan Keegan purchases market prices from leading industry sources. Our sources include Merrill Lynch, Asset Backed Securities Group, Kenny Information Systems, Bloomberg Fair Values, Bridge Data (Formerly known as EJV Partners), Morgan Keegan Trading and a municipal matrix. The source used for each security is shown on the portfolio report in the Executive Summary and Inventory sections.

We determine which pricing source is used for each security type by setting pricing source priorities. Securities are priced by the highest priority for its type. If the highest priority does not price a particular security, it is priced by the next highest priority, and so on. Pricing priorities are set by security type as established over time by feedback from clients. Our current highest priority pricing source for most security types is Bridge Data. They have consistently provided the most reliable prices, and the quickest response time to price challenges.

Bridge Data was formed by Citibank, CS First Boston, Goldman Sachs, Lehman Brothers, Liberty Brokerage, Morgan Stanley, Salomon Brothers, and JP Morgan. Bridge does not currently price municipals.

Municipals are priced from Kenny Information Systems or through a matrix. The matrix is populated from the Municipal Yield Curves tabulated by Money Market Data and new issues reported in the Bond Buyer published by Thompson Financial. Security prices do not reflect block size. Feedback from clients, auditors, and examiners is always welcome.

Additionally, prepayment assumptions regarding CMO and MBS securities are based upon data and calculations derived from Salomon Brothers The Yield Book.

Loan market values are valued from the annual runoff yields versus the reinvestment rate. Considering that the two rates are the same, book and market will be at par.

Loan Category	Book Rate as of 03/31/08	Repricing Rate as of 03/31/08	Growth % as of 03/31/08
Fixed Commercial	7.96%	7.56%	9.63%
Variable Commercial	5.90%	6.61%	3.80%
Fixed Real Estate	7.37%	6.62%	13.20%
Variable Real Estate	5.69%	6.46%	12.65%
Fixed Consumer	7.43%	5.79%	8.18%
Variable Consumer	5.74%	7.41%	8.40%
Fixed HELOC	7.66%	7.20%	11.14%
Variable HELOC	5.49%	6.16%	-13.97%
Fixed Construction	7.38%	8.00%	10.14%
Variable Construction	5.80%	6.13%	10.08%

Securities	Book Rate as of 03/31/08	Repricing Rate as of 03/31/08	Growth % as of 03/31/08
Fixed Agy AFS	6.45%	3.82%	13.18%
Fixed MBS AFS	5.59%	4.58%	12.94%
Variable MBS AFS	4.07%	3.69%	12.94%
Taxfree Munis AFS	3.98%	3.94%	13.18%
Variable Agencies			
Variable Corporate	7.33%	8.57%	0.00%

Other Assets	Book Rate as of 03/31/08	Repricing Rate as of 03/31/08	Growth % as of 03/31/08
Other Assets			2.66%
Premises and Equipment			14.44%
Cash and Due From			24.95%
Loan Loss Reserve			11.77%
Fed Funds Sold	2.25%	2.25%	-1.22%
FHLB Stock	4.75%	4.75%	0.00%

Liab. Account Types	Book Rate as of 03/31/08	Repricing Rate as of 03/31/08	Growth % as of 03/31/08	Assumed Effective Duration (in years)	Up Move %	Down Move %
CDs	4.32%	3.52%	-3.78%			
Jumbo CDs	4.51%	2.52%	108.00%			
Savings	0.50%	0.50%	306.00%	2.00	30%	20%
Money Market	2.87%	2.87%	-2.16%	2.00	30%	30%
NOW	0.96%	0.96%	208.00%	2.00	20%	20%
Demand Deposits			147.00%	2.00		
Other Liabilities			26.41%			
Repurchase Agreements	3.74%	3.93%	0.00%			
Trust Preferred	4.08%	4.08%	0.00%			
FHLB Bul Borrowings	4.12%	4.12%	0.00%			

	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09
Non-Interest Income	98,774	98,774	109,474	103,274	103,774	107,974	103,874	103,874	108,074	108,074	108,074	108,074
Non-Interest Expense	1,415,723	1,415,723	1,438,225	1,447,914	1,453,114	1,464,724	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891
Provision for Loan Loss	55,801	55,684	55,801	57,277	57,803	58,521	58,521	58,521	54,938	54,938	54,938	54,938

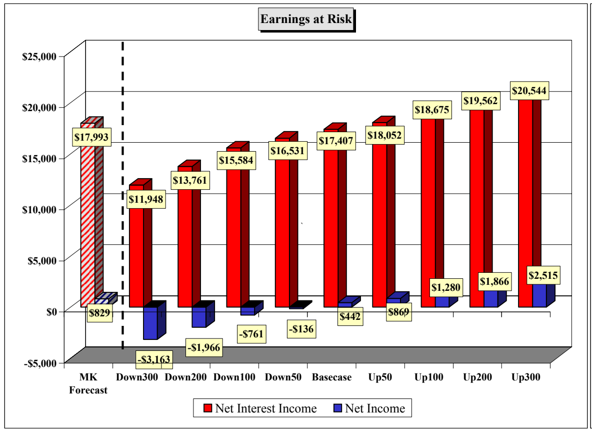
	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
Non-Interest Income	108,074	108,074	108,074	108,074	108,074	108,074	108,074	108,074	108,074	108,074	108,074	108,074
Non-Interest Expense	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891	1,463,891
Provision for Loan Loss	54,938	54,938	54,938	54,938	54,938	54,938	54,938	54,938	54,938	54,938	54,938	54,938

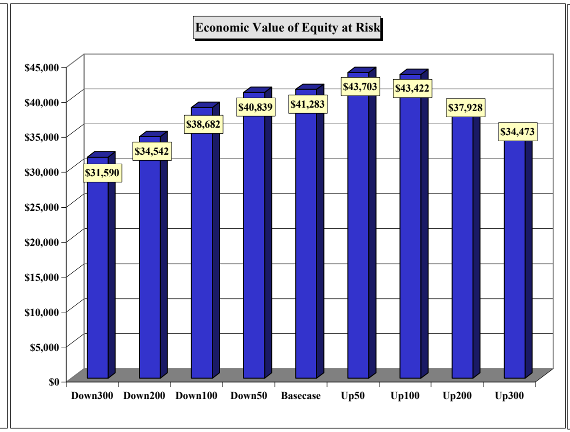
Decision Matrix - Months 1-12

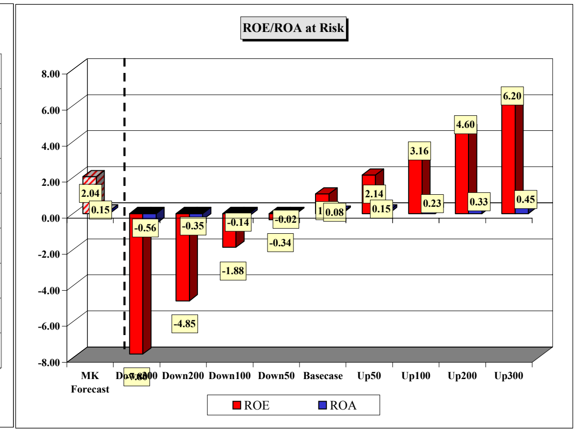
Sample Institution

As of March 31, 2008

12 Months Forecast





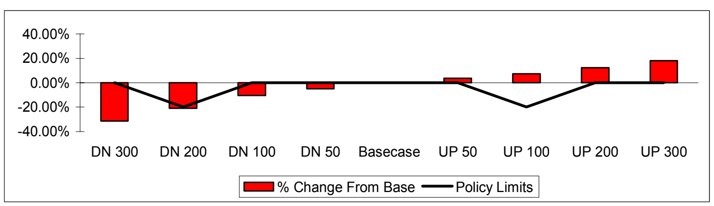


	Net Interest Income	Change from Basecase	% diff	Net Income	Change from Basecase	% diff
MK Forecast	$17,993	$586	3.36	$829	$387	87.39
Down300	$11,948	($5,459)	(31.36)	-$3,163	($3,605)	(814.84)
Down200	$13,761	($3,646)	(20.95)	-$1,966	($2,408)	(544.28)
Down100	$15,584	($1,823)	(10.47)	-$761	($1,204)	(272.09)
Down50	$16,531	($876)	(5.03)	-$136	($579)	(130.81)
Basecase	**$17,407**	**$0**	**-**	**$442**	**$0**	**-**
Up50	$18,052	$645	3.71	$869	$426	96.31
Up100	$18,675	$1,268	7.28	$1,280	$837	189.28
Up200	$19,562	$2,155	12.38	$1,866	$1,424	321.81
Up300	$20,544	$3,137	18.02	$2,515	$2,072	468.39

Economic Value of Equity	Change from Basecase	% diff	EV of Equity % of MV Assets	MacDuration of Assets	MacDuration of Liabilities	ROA	Change from Basecase	% diff	ROE	Change from Basecase	% diff
NA	NA	NA	NA	2.03	1.50	0.15	0.07	87.39	2.04	0.95	87.39
$31,590	($9,693)	(23.48)	5.48%	1.38	1.58	-0.56	(0.64)	(814.84)	-7.80	(8.89)	(814.84)
$34,542	($6,741)	(16.33)	6.03%	1.38	1.56	-0.35	(0.43)	(544.28)	-4.85	(5.94)	(544.28)
$38,682	($2,601)	(6.30)	6.78%	1.45	1.53	-0.14	(0.21)	(272.09)	-1.88	(2.97)	(272.09)
$40,839	($444)	(1.07)	7.18%	1.53	1.52	-0.02	(0.10)	(130.81)	-0.34	(1.43)	(130.81)
$41,283	**$0**	**-**	**7.29%**	**1.83**	**1.50**	**0.08**	**-**	**-**	**1.09**	**-**	**-**
$43,703	$2,420	5.86	7.73%	1.95	1.49	0.15	0.08	96.31	2.14	1.05	96.31
$43,422	$2,139	5.18	7.73%	2.34	1.48	0.23	0.15	189.28	3.16	2.06	189.28
$37,928	($3,355)	(8.13)	6.87%	2.62	1.19	0.33	0.25	321.81	4.60	3.51	321.81
$34,473	($6,810)	(16.50)	6.34%	2.78	1.18	0.45	0.37	468.39	6.20	5.11	468.39

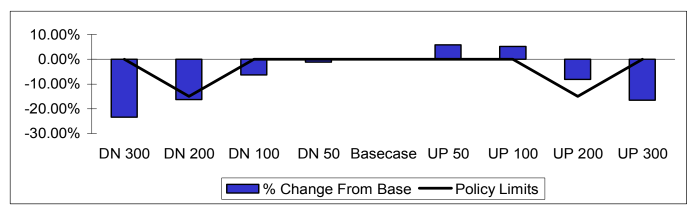
Change in Net Interest Income

	DN 300	DN 200	DN 100	DN 50	Basecase	UP 50	UP 100	UP 200	UP 300
Net Interest Income	$11,948	$13,761	$15,584	$16,531	$17,407	$18,052	$18,675	$19,562	$20,544
% Change	-31.36%	-20.95%	-10.47%	-5.03%	0.00%	3.71%	7.28%	12.38%	18.02%
Policy	NA	-20.00%	NA	NA	0.00%	NA	-20.00%	NA	NA
Within Policy	NA	NO	NA	NA		NA	YES	NA	NA



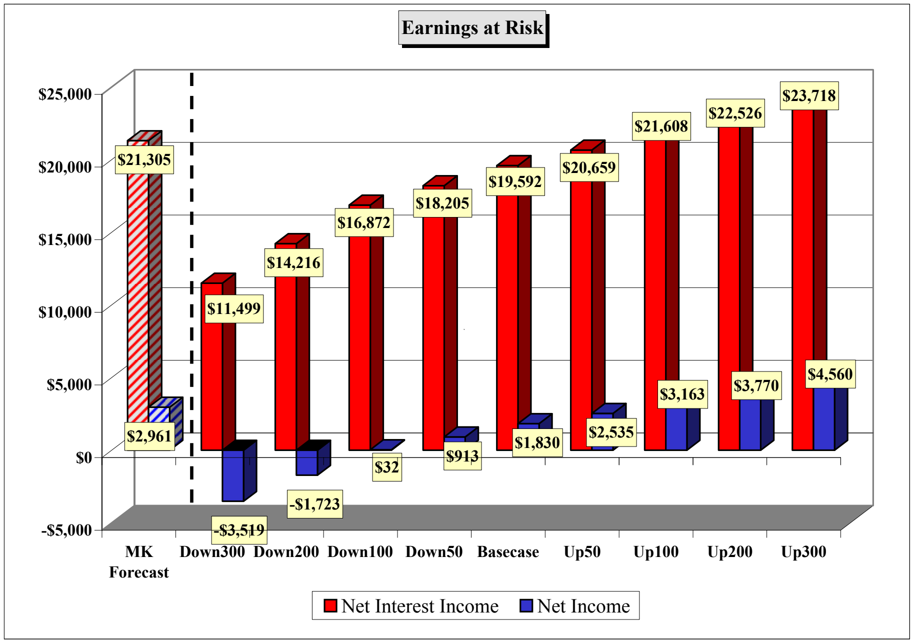
Change in Economic Value of Equity

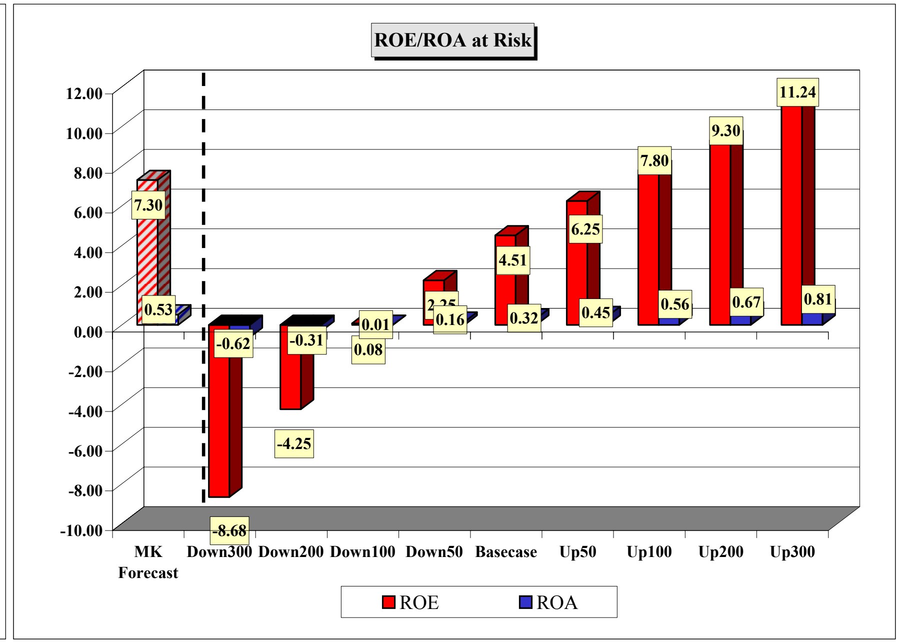
	DN 300	DN 200	DN 100	DN 50	Basecase	UP 50	UP 100	UP 200	UP 300
EVE	31,590	34,542	38,682	40,839	$41,283	43,703	43,422	37,928	34,473
% Change	-23.48%	-16.33%	-6.30%	-1.07%	0.00%	5.86%	5.18%	-8.13%	-16.50%
Policy	NA	-15.00%	NA	NA	0.00%	NA	N	-15.00%	NA
Within Policy	NA	NO	NA	NA		NA	N	YES	NA



Decision Matrix - Months 13-24

Sample Institution
As of March 31, 2008
12 Months Forecast





	Net Interest Income	Change from Basecase	% diff	Net Income	Change from Basecase	% diff	ROA	Change from Basecase	% diff	ROE	Change from Basecase	% diff
MK Forecast	$21,305	$1,712	8.74	$2,961	$1,131	61.80	0.53	0.20	61.80	7.30	2.79	61.80
Down300	$11,499	($8,094)	(41.31)	-$3,519	($5,349)	(292.28)	-0.62	(0.95)	(292.28)	-8.68	(13.19)	(292.28)
Down200	$14,216	($5,376)	(27.44)	-$1,723	($3,553)	(194.14)	-0.31	(0.63)	(194.14)	-4.25	(8.76)	(194.14)
Down100	$16,872	($2,720)	(13.88)	$32	($1,798)	(98.23)	0.01	(0.32)	(98.23)	0.08	(4.43)	(98.23)
Down50	$18,205	($1,387)	(7.08)	$913	($917)	(50.09)	0.16	(0.16)	(50.09)	2.25	(2.26)	(50.09)
Basecase	**$19,592**	**$0**	**-**	**$1,830**	**$0**	**-**	**0.32**	**-**	**-**	**4.51**	**-**	**-**
Up50	$20,659	$1,066	5.44	$2,535	$705	38.51	0.45	0.12	38.51	6.25	1.74	38.51
Up100	$21,608	$2,016	10.29	$3,163	$1,332	72.80	0.56	0.24	72.80	7.80	3.28	72.80
Up200	$22,526	$2,933	14.97	$3,770	$1,940	106.01	0.67	0.34	106.01	9.30	4.78	106.01
Up300	$23,718	$4,126	21.06	$4,560	$2,729	149.14	0.81	0.48	149.14	11.24	6.73	149.14

Statement of Condition - Balance Sheet

Morgan Keegan Risk Management
Sample Institution
As of March 31, 2008

	Balance	% of Total Assets
Variable Rate MBS	844	0.15%
Fixed MBS AFS	23,633	4.19%
Fixed Agencies AFS	53,020	9.40%
Variable Agencies	0	0.00%
Total Other Securities	23,761	4.21%
Total Munis	7,105	1.26%
Total Corporates	4,600	0.82%
Total Securities	**112,963**	**20.03%**
Real Estate Adjustable	127,562	22.62%
Real Estate Fixed	133,843	23.73%
Total Commercial	16,473	2.92%
Total Consumer	3,728	0.66%
Total HELOCs	56,922	10.09%
Construction Loans	77,670	13.77%
Loan Loss Reserve	-4,562	-0.81%
Total Loans	**411,635**	**72.99%**
Premises and Equipment	18,589	3.30%
Cash & Due From	2,644	0.47%
Other Assets	18,152	3.22%
Total Assets	**563,984**	**100.00%**
Certificates of Deposit	208,790	37.02%
Jumbo CDs	37,224	6.60%
Total Time Deposits	**246,014**	**43.62%**
Liability Balancing Account	0	0.00%
NOW Accounts	8,371	1.48%
Savings Accounts	176	0.03%
Money Market Accounts	187,369	33.22%
Demand Deposits	12,966	2.30%
Fed Funds Purchased	0	0.00%
Total Non-Maturing Deposits	**208,883**	**37.04%**
Fixed FHLB Borrowings	25,000	4.43%
Repurchase Agreements	32,825	5.82%
Trust Preferred	8,248	1.46%
Total Borrowings	**66,073**	**11.72%**
Other Liabilities	2,453	0.43%
Total Liabilities	**523,423**	**100.00%**
Total Capital	**40,561**	**7.19%**
Total Liabilities and Capital	**563,984**	**100.00%**

Income Statement

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2008-Mar 2009

							Basecase *Forecast*						
	Apr-08	**May-08**	**Jun-08**	**Jul-08**	**Aug-08**	**Sep-08**	**Oct-08**	**Nov-08**	**Dec-08**	**Jan-09**	**Feb-09**	**Mar-09**	**Total**
Interest Income													
Variable Rate MBS	3	3	3	3	3	3	3	3	3	3	3	3	36
Fixed MBS AFS	111	111	112	112	113	113	114	114	115	116	116	117	1,363
Fixed Agencies AFS	270	255	257	259	260	262	264	266	268	270	272	272	3,174
Variable Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Other Securities	54	58	58	62	65	65	70	70	75	78	73	83	811
Total Munis	24	24	24	25	25	25	25	26	26	26	26	27	302
Total Corporates	33	33	33	33	33	33	33	33	33	33	33	33	394
Total Securities	**494**	**483**	**487**	**493**	**499**	**502**	**509**	**512**	**520**	**525**	**523**	**534**	**6,081**
Real Estate Adjustable	650	699	706	713	720	727	735	742	749	756	763	771	8,731
Real Estate Fixed	821	821	824	828	833	837	842	847	852	858	863	870	10,097
Total Commercial	100	100	101	101	101	102	102	103	103	104	104	105	1,228
Total Consumer	23	23	23	23	23	23	23	23	23	23	23	23	277
Total HELOCs	290	296	285	290	287	276	281	270	275	273	247	267	3,338
Construction Loans	424	435	439	443	448	452	456	460	464	468	472	476	5,435
Loan Loss Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans	**2,308**	**2,374**	**2,378**	**2,399**	**2,412**	**2,418**	**2,439**	**2,445**	**2,467**	**2,482**	**2,474**	**2,512**	**29,107**
Total Interest Income	**2,802**	**2,857**	**2,865**	**2,892**	**2,911**	**2,919**	**2,948**	**2,957**	**2,987**	**3,007**	**2,997**	**3,046**	**35,188**
Interest Expense													
Certificates of Deposit	742	712	707	688	658	657	656	654	651	649	637	635	8,045
Jumbo CDs	126	120	120	121	120	126	133	139	145	153	159	166	1,628
Total Time Deposits	**868**	**832**	**827**	**809**	**778**	**783**	**789**	**793**	**797**	**802**	**796**	**801**	**9,673**
Liability Balancing Account	-	-	-	-	-	-	-	-	-	-	-	-	-
NOW Accounts	8	9	10	11	13	14	15	16	17	18	19	21	171
Savings Accounts	0	0	0	0	0	0	0	0	0	0	0	0	2
Money Market Accounts	447	447	446	445	444	443	442	442	441	440	439	438	5,315
Demand Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Maturing Deposits	**455**	**456**	**456**	**456**	**457**	**457**	**458**	**458**	**458**	**459**	**459**	**459**	**5,488**
Fixed FHLB Borrowings	86	86	86	86	86	86	86	86	86	86	86	86	1,031
Repurchase Agreements	103	106	103	106	106	103	106	103	106	107	96	107	1,252
Trust Preferred	28	28	28	28	28	28	28	28	28	28	28	28	337
Total Borrowings	**217**	**220**	**217**	**220**	**220**	**217**	**220**	**217**	**220**	**221**	**210**	**221**	**2,620**
Total Interest Expense	**1,540**	**1,508**	**1,500**	**1,485**	**1,455**	**1,457**	**1,467**	**1,468**	**1,475**	**1,481**	**1,465**	**1,480**	**17,781**
Net Interest Income (non-FTE)	**1,262**	**1,349**	**1,365**	**1,407**	**1,456**	**1,462**	**1,482**	**1,489**	**1,511**	**1,526**	**1,532**	**1,565**	**17,407**
Provision for Loan Loss	56	56	56	57	58	59	59	59	55	55	55	55	678
Total Non-Interest Income	99	99	109	103	104	108	104	104	108	108	108	108	1,262
Non Interest Expense	1,416	1,416	1,438	1,448	1,453	1,465	1,464	1,464	1,464	1,464	1,464	1,464	17,419
Pre - Tax Income	**(111)**	**(23)**	**(20)**	**5**	**49**	**47**	**63**	**71**	**101**	**115**	**121**	**155**	**573**
Net Taxes	(43)	(13)	(12)	(3)	11	11	16	19	29	34	36	47	130
Net Income	(68)	(10)	(8)	9	37	37	47	52	72	82	86	108	442

Income Statement

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2009-Mar 2010

	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Basecase *Forecast* Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Total
Interest Income													
Variable Rate MBS	3	3	3	3	3	3	3	3	3	3	3	3	37
Fixed MBS AFS	117	118	119	119	120	121	121	122	123	123	124	125	1,453
Fixed Agencies AFS	274	276	275	276	270	235	236	238	240	241	242	242	3,045
Variable Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Other Securities	83	88	88	94	96	96	102	101	107	110	103	115	1,184
Total Munis	27	27	27	28	28	28	28	29	29	29	29	30	339
Total Corporates	33	33	33	33	33	33	33	33	33	33	33	33	394
Total Securities	**537**	**545**	**545**	**553**	**551**	**516**	**523**	**526**	**534**	**540**	**534**	**548**	**6,453**
Real Estate Adjustable	778	785	792	799	807	814	821	828	835	843	850	857	9,809
Real Estate Fixed	876	882	889	895	902	908	915	922	929	935	942	949	10,944
Total Commercial	106	106	107	107	108	108	109	109	110	110	111	111	1,302
Total Consumer	23	24	24	24	24	24	24	24	24	24	24	24	287
Total HELOCs	257	261	251	255	252	243	247	237	241	238	215	232	2,928
Construction Loans	480	484	488	492	496	500	504	508	512	516	520	524	6,023
Loan Loss Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans	**2,519**	**2,542**	**2,550**	**2,573**	**2,588**	**2,597**	**2,619**	**2,628**	**2,651**	**2,666**	**2,663**	**2,698**	**31,293**
Total Interest Income	**3,056**	**3,087**	**3,095**	**3,125**	**3,139**	**3,112**	**3,143**	**3,154**	**3,185**	**3,206**	**3,197**	**3,246**	**37,746**
Interest Expense													
Certificates of Deposit	633	631	628	627	624	622	620	618	616	614	612	607	7,452
Jumbo CDs	172	179	185	192	199	206	213	220	227	234	241	248	2,520
Total Time Deposits	**805**	**810**	**814**	**819**	**824**	**828**	**833**	**838**	**843**	**848**	**854**	**855**	**9,972**
Liability Balancing Account	-	-	-	-	-	-	-	-	-	-	-	-	-
NOW Accounts	22	23	24	25	26	28	29	30	31	32	33	35	338
Savings Accounts	0	0	0	0	0	0	0	0	0	0	1	1	5
Money Market Accounts	438	437	436	435	434	434	433	432	431	430	430	429	5,198
Demand Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Maturing Deposits	**460**	**460**	**460**	**461**	**461**	**462**	**462**	**462**	**463**	**463**	**463**	**464**	**5,542**
Fixed FHLB Borrowings	86	86	86	86	86	86	86	86	86	86	86	86	1,031
Repurchase Agreements	103	107	103	107	107	103	107	107	110	110	100	110	1,273
Trust Preferred	28	28	28	28	28	28	28	28	28	28	28	28	337
Total Borrowings	**217**	**221**	**217**	**221**	**221**	**217**	**221**	**221**	**224**	**224**	**214**	**224**	**2,640**
Total Interest Expense	**1,482**	**1,491**	**1,491**	**1,500**	**1,505**	**1,507**	**1,516**	**1,521**	**1,530**	**1,536**	**1,531**	**1,544**	**18,154**
Net Interest Income (non-FTE)	**1,574**	**1,596**	**1,604**	**1,625**	**1,633**	**1,606**	**1,627**	**1,633**	**1,655**	**1,671**	**1,667**	**1,702**	**19,592**
Provision for Loan Loss	55	55	55	55	55	55	55	55	55	55	55	55	659
Total Non-Interest Income	108	108	108	108	108	108	108	108	108	108	108	108	1,297
Non Interest Expense	1,464	1,464	1,464	1,464	1,464	1,464	1,464	1,464	1,464	1,464	1,464	1,464	17,567
Pre - Tax Income	**164**	**185**	**193**	**214**	**223**	**195**	**216**	**222**	**244**	**260**	**256**	**292**	**2,663**
Net Taxes	50	57	60	67	70	60	67	69	77	82	81	93	833
Net Income	114	128	133	147	153	135	149	153	167	178	175	199	1,830

Income Statement As a Percentage of Average Assets

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2008-Mar 2009

Basecase
Forecast

	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Total
Interest Income													
Variable Rate MBS	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed MBS AFS	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.22%	0.22%	0.22%	0.22%	0.23%
Fixed Agencies AFS	0.57%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.52%	0.52%	0.52%	0.52%	0.52%	0.53%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	0.11%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.15%	0.15%	0.14%	0.16%	0.14%
Total Munis	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Total Corporates	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%
Total Securities	**1.04%**	**1.01%**	**1.01%**	**1.01%**	**1.01%**	**1.01%**	**1.01%**	**1.01%**	**1.02%**	**1.02%**	**1.01%**	**1.02%**	**1.01%**
Real Estate Adjustable	1.37%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.47%	1.47%	1.47%	1.46%
Real Estate Fixed	1.73%	1.71%	1.70%	1.70%	1.69%	1.68%	1.68%	1.67%	1.67%	1.66%	1.66%	1.66%	1.68%
Total Commercial	0.21%	0.21%	0.21%	0.21%	0.21%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Total Consumer	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.04%	0.05%
Total HELOCs	0.61%	0.62%	0.59%	0.59%	0.58%	0.56%	0.56%	0.53%	0.54%	0.53%	0.47%	0.51%	0.56%
Construction Loans	0.89%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**4.86%**	**4.96%**	**4.92%**	**4.91%**	**4.89%**	**4.86%**	**4.86%**	**4.83%**	**4.82%**	**4.81%**	**4.75%**	**4.78%**	**4.85%**
Total Interest Income	**5.90%**	**5.96%**	**5.92%**	**5.92%**	**5.91%**	**5.87%**	**5.87%**	**5.84%**	**5.84%**	**5.83%**	**5.76%**	**5.80%**	**5.87%**
Interest Expense													
Certificates of Deposit	1.56%	1.49%	1.46%	1.41%	1.34%	1.32%	1.31%	1.29%	1.27%	1.26%	1.22%	1.21%	1.34%
Jumbo CDs	0.27%	0.25%	0.25%	0.25%	0.24%	0.25%	0.27%	0.28%	0.28%	0.30%	0.31%	0.32%	0.27%
Total Time Deposits	**1.83%**	**1.74%**	**1.71%**	**1.66%**	**1.58%**	**1.57%**	**1.57%**	**1.57%**	**1.56%**	**1.55%**	**1.53%**	**1.52%**	**1.61%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.03%
Savings Accounts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Money Market Accounts	0.94%	0.93%	0.92%	0.91%	0.90%	0.89%	0.88%	0.87%	0.86%	0.85%	0.84%	0.83%	0.89%
Demand Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**0.96%**	**0.95%**	**0.94%**	**0.93%**	**0.93%**	**0.92%**	**0.91%**	**0.90%**	**0.90%**	**0.89%**	**0.88%**	**0.87%**	**0.91%**
Fixed FHLB Borrowings	0.18%	0.18%	0.18%	0.18%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.16%	0.17%
Repurchase Agreements	0.22%	0.22%	0.21%	0.22%	0.22%	0.21%	0.21%	0.20%	0.21%	0.21%	0.18%	0.20%	0.21%
Trust Preferred	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.05%	0.06%
Total Borrowings	**0.46%**	**0.46%**	**0.45%**	**0.45%**	**0.45%**	**0.44%**	**0.44%**	**0.43%**	**0.43%**	**0.43%**	**0.40%**	**0.42%**	**0.44%**
Total Interest Expense	**3.25%**	**3.15%**	**3.10%**	**3.04%**	**2.95%**	**2.93%**	**2.92%**	**2.90%**	**2.89%**	**2.87%**	**2.81%**	**2.82%**	**2.96%**
Net Interest Income (non-FTE)	**2.66%**	**2.82%**	**2.82%**	**2.88%**	**2.95%**	**2.94%**	**2.95%**	**2.94%**	**2.96%**	**2.96%**	**2.94%**	**2.98%**	**2.90%**
Provision for Loan Loss	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.11%	0.11%	0.11%	0.10%	0.11%
Total Non-Interest Income	0.21%	0.21%	0.23%	0.21%	0.21%	0.22%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
Non Interest Expense	2.98%	2.96%	2.97%	2.97%	2.95%	2.94%	2.92%	2.89%	2.86%	2.84%	2.81%	2.79%	2.90%
Pre - Tax Income	**-0.23%**	**-0.05%**	**-0.04%**	**0.01%**	**0.10%**	**0.09%**	**0.13%**	**0.14%**	**0.20%**	**0.22%**	**0.23%**	**0.29%**	**0.10%**
Net Taxes	-0.09%	-0.03%	-0.02%	-0.01%	0.02%	0.02%	0.03%	0.04%	0.06%	0.07%	0.07%	0.09%	0.02%
Net Income	-0.14%	-0.02%	-0.02%	0.02%	0.08%	0.07%	0.09%	0.10%	0.14%	0.16%	0.16%	0.21%	0.07%

Income Statement As a Percentage of Average Assets

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2009-Mar 2010

	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	**Basecase** *Forecast* Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Total
Interest Income													
Variable Rate MBS	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed MBS AFS	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.21%	0.22%
Fixed Agencies AFS	0.52%	0.52%	0.51%	0.51%	0.49%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.46%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	0.16%	0.16%	0.16%	0.17%	0.18%	0.17%	0.18%	0.18%	0.19%	0.19%	0.18%	0.20%	0.18%
Total Munis	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Total Corporates	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Total Securities	**1.01%**	**1.02%**	**1.01%**	**1.02%**	**1.00%**	**0.93%**	**0.94%**	**0.93%**	**0.94%**	**0.94%**	**0.93%**	**0.94%**	**0.97%**
Real Estate Adjustable	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
Real Estate Fixed	1.65%	1.65%	1.65%	1.65%	1.64%	1.64%	1.64%	1.64%	1.64%	1.63%	1.63%	1.63%	1.64%
Total Commercial	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%
Total Consumer	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Total HELOCs	0.48%	0.49%	0.47%	0.47%	0.46%	0.44%	0.44%	0.42%	0.42%	0.42%	0.37%	0.40%	0.44%
Construction Loans	0.91%	0.91%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**4.75%**	**4.75%**	**4.73%**	**4.73%**	**4.72%**	**4.69%**	**4.69%**	**4.67%**	**4.67%**	**4.66%**	**4.61%**	**4.64%**	**4.69%**
Total Interest Income	**5.77%**	**5.77%**	**5.74%**	**5.74%**	**5.72%**	**5.62%**	**5.63%**	**5.60%**	**5.61%**	**5.60%**	**5.54%**	**5.58%**	**5.66%**
Interest Expense													
Certificates of Deposit	1.19%	1.18%	1.17%	1.15%	1.14%	1.12%	1.11%	1.10%	1.09%	1.07%	1.06%	1.04%	1.12%
Jumbo CDs	0.33%	0.34%	0.34%	0.35%	0.36%	0.37%	0.38%	0.39%	0.40%	0.41%	0.42%	0.43%	0.38%
Total Time Deposits	**1.52%**	**1.52%**	**1.51%**	**1.51%**	**1.50%**	**1.50%**	**1.49%**	**1.49%**	**1.49%**	**1.48%**	**1.48%**	**1.47%**	**1.50%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.05%
Savings Accounts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Money Market Accounts	0.83%	0.82%	0.81%	0.80%	0.79%	0.78%	0.78%	0.77%	0.76%	0.75%	0.74%	0.74%	0.78%
Demand Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**0.87%**	**0.86%**	**0.85%**	**0.85%**	**0.84%**	**0.83%**	**0.83%**	**0.82%**	**0.82%**	**0.81%**	**0.80%**	**0.80%**	**0.83%**
Fixed FHLB Borrowings	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Repurchase Agreements	0.19%	0.20%	0.19%	0.20%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.17%	0.19%	0.19%
Trust Preferred	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Total Borrowings	**0.41%**	**0.41%**	**0.40%**	**0.41%**	**0.40%**	**0.39%**	**0.40%**	**0.39%**	**0.40%**	**0.39%**	**0.37%**	**0.39%**	**0.40%**
Total Interest Expense	**2.80%**	**2.79%**	**2.77%**	**2.76%**	**2.74%**	**2.72%**	**2.72%**	**2.70%**	**2.70%**	**2.68%**	**2.65%**	**2.65%**	**2.72%**
Net Interest Income (non-FTE)	**2.97%**	**2.99%**	**2.97%**	**2.99%**	**2.98%**	**2.90%**	**2.91%**	**2.90%**	**2.92%**	**2.92%**	**2.89%**	**2.93%**	**2.94%**
Provision for Loan Loss	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.09%	0.10%
Total Non-Interest Income	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
Non Interest Expense	2.76%	2.74%	2.71%	2.69%	2.67%	2.65%	2.62%	2.60%	2.58%	2.56%	2.54%	2.52%	2.63%
Pre - Tax Income	**0.31%**	**0.35%**	**0.36%**	**0.39%**	**0.41%**	**0.35%**	**0.39%**	**0.39%**	**0.43%**	**0.45%**	**0.44%**	**0.50%**	**0.40%**
Net Taxes	0.09%	0.11%	0.11%	0.12%	0.13%	0.11%	0.12%	0.12%	0.14%	0.14%	0.14%	0.16%	0.12%
Net Income	0.21%	0.24%	0.25%	0.27%	0.28%	0.24%	0.27%	0.27%	0.29%	0.31%	0.30%	0.34%	0.27%

Ending Balance Sheet

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2008-Mar 2009

	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09
Assets												
Variable Rate MBS	853	862	871	880	890	899	908	917	926	935	944	953
Fixed MBS AFS	23,888	24,143	24,398	24,652	24,907	25,162	25,417	25,672	25,927	26,181	26,436	26,691
Fixed Agencies AFS	53,602	54,185	54,767	55,349	55,932	56,514	57,096	57,679	58,261	58,843	59,426	60,008
Variable Agencies	0	0	0	0	0	0	0	0	0	0	0	0
Total Other Securities	24,961	26,218	27,478	28,755	30,060	31,364	32,679	33,999	35,339	36,688	38,042	39,417
Total Munis	7,183	7,261	7,339	7,417	7,495	7,573	7,651	7,729	7,807	7,885	7,963	8,041
Total Corporates	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600
Total Securities	**115,087**	**117,269**	**119,453**	**121,654**	**123,884**	**126,112**	**128,351**	**130,596**	**132,860**	**135,134**	**137,411**	**139,711**
Real Estate Adjustable	128,906	130,251	131,596	132,940	134,285	135,630	136,975	138,319	139,664	141,009	142,353	143,698
Real Estate Fixed	135,315	136,788	138,260	139,732	141,204	142,677	144,149	145,621	147,094	148,566	150,038	151,510
Total Commercial	16,566	16,659	16,753	16,846	16,939	17,033	17,126	17,219	17,312	17,406	17,499	17,592
Total Consumer	3,753	3,779	3,804	3,830	3,856	3,881	3,907	3,932	3,958	3,983	4,009	4,035
Total HELOCs	56,360	55,797	55,234	54,672	54,109	53,547	52,984	52,421	51,859	51,296	50,733	50,171
Construction Loans	78,324	78,978	79,632	80,286	80,940	81,594	82,247	82,901	83,555	84,209	84,863	85,517
Loan Loss Reserve	-4,607	-4,652	-4,697	-4,741	-4,786	-4,831	-4,876	-4,920	-4,965	-5,010	-5,055	-5,099
Total Loans	**414,617**	**417,600**	**420,582**	**423,565**	**426,547**	**429,530**	**432,512**	**435,494**	**438,477**	**441,459**	**444,442**	**447,424**
Premises and Equipment	18,813	19,037	19,260	19,484	19,708	19,932	20,155	20,379	20,603	20,826	21,050	21,274
Cash & Due From	2,699	2,754	2,809	2,864	2,919	2,974	3,029	3,084	3,139	3,194	3,249	3,304
Other Assets	18,192	18,233	18,273	18,313	18,353	18,394	18,434	18,474	18,514	18,555	18,595	18,635
Total Assets	**569,409**	**574,892**	**580,378**	**585,880**	**591,411**	**596,941**	**602,481**	**608,027**	**613,593**	**619,168**	**624,747**	**630,348**
Liabilities												
Certificates of Deposit	208,132	207,475	206,817	206,159	205,502	204,844	204,186	203,529	202,871	202,213	201,556	200,898
Jumbo CDs	40,574	43,924	47,274	50,624	53,974	57,324	60,675	64,025	67,375	70,725	74,075	77,425
Total Time Deposits	**248,706**	**251,399**	**254,091**	**256,784**	**259,476**	**262,168**	**264,861**	**267,553**	**270,246**	**272,938**	**275,631**	**278,323**
Liability Balancing Account	0	0	0	0	0	0	0	0	0	0	0	0
NOW Accounts	9,822	11,273	12,725	14,176	15,627	17,078	18,529	19,980	21,431	22,882	24,333	25,784
Savings Accounts	221	266	311	356	401	446	491	536	581	626	671	716
Money Market Accounts	187,032	186,695	186,358	186,020	185,683	185,346	185,009	184,671	184,334	183,997	183,659	183,322
Demand Deposits	14,554	16,142	17,731	19,319	20,907	22,496	24,084	25,672	27,260	28,849	30,437	32,025
Fed Funds Purchased	0	0	0	0	0	0	0	0	0	0	0	0
Total Non-Maturing Deposits	**211,630**	**214,377**	**217,124**	**219,871**	**222,618**	**225,365**	**228,112**	**230,859**	**233,606**	**236,353**	**239,100**	**241,847**
Fixed FHLB Borrowings	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Repurchase Agreements	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825
Trust Preferred	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248
Total Borrowings	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**
Other Liabilities	2,507	2,561	2,615	2,669	2,723	2,777	2,831	2,885	2,939	2,993	3,047	3,101
Total Liabilities	**528,916**	**534,410**	**539,903**	**545,397**	**550,890**	**556,384**	**561,877**	**567,371**	**572,864**	**578,357**	**583,851**	**589,344**
Total Capital	**40,493**	**40,483**	**40,475**	**40,483**	**40,521**	**40,557**	**40,604**	**40,657**	**40,729**	**40,810**	**40,896**	**41,004**
Total Liabilities and Capital	**569,409**	**574,892**	**580,378**	**585,880**	**591,411**	**596,941**	**602,481**	**608,027**	**613,593**	**619,168**	**624,747**	**630,348**

Ending Balance Sheet

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2009-Mar 2010

	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
Assets												
Variable Rate MBS	962	971	981	990	999	1,008	1,017	1,026	1,035	1,044	1,053	1,062
Fixed MBS AFS	26,946	27,201	27,456	27,710	27,965	28,220	28,475	28,730	28,985	29,240	29,494	29,749
Fixed Agencies AFS	60,590	61,173	61,755	62,337	62,920	63,502	64,084	64,667	65,249	65,831	66,414	66,996
Variable Agencies	0	0	0	0	0	0	0	0	0	0	0	0
Total Other Securities	40,799	42,195	43,596	45,011	46,432	47,834	49,251	50,671	52,106	53,552	54,995	56,461
Total Munis	8,119	8,198	8,276	8,354	8,432	8,510	8,588	8,666	8,744	8,822	8,900	8,978
Total Corporates	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600
Total Securities	**142,017**	**144,337**	**146,663**	**149,002**	**151,347**	**153,674**	**156,015**	**158,360**	**160,719**	**163,089**	**165,456**	**167,847**
Real Estate Adjustable	145,043	146,388	147,732	149,077	150,422	151,766	153,111	154,456	155,801	157,145	158,490	159,835
Real Estate Fixed	152,983	154,455	155,927	157,400	158,872	160,344	161,816	163,289	164,761	166,233	167,705	169,178
Total Commercial	17,686	17,779	17,872	17,966	18,059	18,152	18,246	18,339	18,432	18,526	18,619	18,712
Total Consumer	4,060	4,086	4,111	4,137	4,162	4,188	4,214	4,239	4,265	4,290	4,316	4,341
Total HELOCs	49,608	49,046	48,483	47,920	47,358	46,795	46,233	45,670	45,107	44,545	43,982	43,420
Construction Loans	86,171	86,825	87,479	88,133	88,787	89,440	90,094	90,748	91,402	92,056	92,710	93,364
Loan Loss Reserve	-5,144	-5,189	-5,234	-5,278	-5,323	-5,368	-5,413	-5,457	-5,502	-5,547	-5,592	-5,636
Total Loans	**450,406**	**453,389**	**456,371**	**459,354**	**462,336**	**465,319**	**468,301**	**471,283**	**474,266**	**477,248**	**480,231**	**483,213**
Premises and Equipment	21,497	21,721	21,945	22,168	22,392	22,616	22,840	23,063	23,287	23,511	23,734	23,958
Cash & Due From	3,359	3,414	3,469	3,524	3,579	3,634	3,689	3,744	3,799	3,854	3,909	3,964
Other Assets	18,675	18,715	18,756	18,796	18,836	18,876	18,917	18,957	18,997	19,037	19,078	19,118
Total Assets	**635,955**	**641,577**	**647,204**	**652,844**	**658,491**	**664,119**	**669,761**	**675,407**	**681,068**	**686,739**	**692,407**	**698,100**
Liabilities												
Certificates of Deposit	200,240	199,582	198,925	198,267	197,609	196,952	196,294	195,636	194,979	194,321	193,663	193,006
Jumbo CDs	80,775	84,125	87,476	90,826	94,176	97,526	100,876	104,226	107,576	110,926	114,277	117,627
Total Time Deposits	**281,015**	**283,708**	**286,400**	**289,093**	**291,785**	**294,478**	**297,170**	**299,863**	**302,555**	**305,247**	**307,940**	**310,632**
Liability Balancing Account	0	0	0	0	0	0	0	0	0	0	0	0
NOW Accounts	27,235	28,686	30,137	31,588	33,039	34,490	35,941	37,392	38,843	40,294	41,745	43,196
Savings Accounts	761	806	851	896	941	986	1,031	1,076	1,121	1,165	1,210	1,255
Money Market Accounts	182,985	182,648	182,310	181,973	181,636	181,299	180,961	180,624	180,287	179,950	179,612	179,275
Demand Deposits	33,614	35,202	36,790	38,379	39,967	41,555	43,144	44,732	46,320	47,908	49,497	51,085
Fed Funds Purchased	0	0	0	0	0	0	0	0	0	0	0	0
Total Non-Maturing Deposits	**244,594**	**247,341**	**250,088**	**252,835**	**255,583**	**258,330**	**261,077**	**263,824**	**266,571**	**269,318**	**272,065**	**274,812**
Fixed FHLB Borrowings	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Repurchase Agreements	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825	32,825
Trust Preferred	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248
Total Borrowings	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**	**66,073**
Other Liabilities	3,155	3,209	3,263	3,317	3,371	3,425	3,479	3,533	3,587	3,641	3,695	3,749
Total Liabilities	**594,838**	**600,331**	**605,825**	**611,318**	**616,812**	**622,305**	**627,799**	**633,292**	**638,786**	**644,279**	**649,773**	**655,266**
Total Capital	**41,117**	**41,245**	**41,379**	**41,526**	**41,679**	**41,814**	**41,962**	**42,115**	**42,282**	**42,460**	**42,635**	**42,834**
Total Liabilities and Capital	**635,955**	**641,577**	**647,204**	**652,844**	**658,491**	**664,119**	**669,761**	**675,407**	**681,068**	**686,739**	**692,407**	**698,100**

Ending Balance Sheet as a Percentage of Total Assets

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2008-Mar 2009

	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09
Assets												
Variable Rate MBS	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Fixed MBS AFS	4.20%	4.20%	4.20%	4.21%	4.21%	4.22%	4.22%	4.22%	4.23%	4.23%	4.23%	4.23%
Fixed Agencies AFS	9.41%	9.43%	9.44%	9.45%	9.46%	9.47%	9.48%	9.49%	9.50%	9.50%	9.51%	9.52%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	4.38%	4.56%	4.73%	4.91%	5.08%	5.25%	5.42%	5.59%	5.76%	5.93%	6.09%	6.25%
Total Munis	1.26%	1.26%	1.26%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.28%
Total Corporates	0.81%	0.80%	0.79%	0.79%	0.78%	0.77%	0.76%	0.76%	0.75%	0.74%	0.74%	0.73%
Total Securities	**20.21%**	**20.40%**	**20.58%**	**20.76%**	**20.95%**	**21.13%**	**21.30%**	**21.48%**	**21.65%**	**21.83%**	**21.99%**	**22.16%**
Real Estate Adjustable	22.64%	22.66%	22.67%	22.69%	22.71%	22.72%	22.74%	22.75%	22.76%	22.77%	22.79%	22.80%
Real Estate Fixed	23.76%	23.79%	23.82%	23.85%	23.88%	23.90%	23.93%	23.95%	23.97%	23.99%	24.02%	24.04%
Total Commercial	2.91%	2.90%	2.89%	2.88%	2.86%	2.85%	2.84%	2.83%	2.82%	2.81%	2.80%	2.79%
Total Consumer	0.66%	0.66%	0.66%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.64%	0.64%	0.64%
Total HELOCs	9.90%	9.71%	9.52%	9.33%	9.15%	8.97%	8.79%	8.62%	8.45%	8.28%	8.12%	7.96%
Construction Loans	13.76%	13.74%	13.72%	13.70%	13.69%	13.67%	13.65%	13.63%	13.62%	13.60%	13.58%	13.57%
Loan Loss Reserve	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%
Total Loans	**72.82%**	**72.64%**	**72.47%**	**72.30%**	**72.12%**	**71.96%**	**71.79%**	**71.62%**	**71.46%**	**71.30%**	**71.14%**	**70.98%**
Premises and Equipment	3.30%	3.31%	3.32%	3.33%	3.33%	3.34%	3.35%	3.35%	3.36%	3.36%	3.37%	3.37%
Cash & Due From	0.47%	0.48%	0.48%	0.49%	0.49%	0.50%	0.50%	0.51%	0.51%	0.52%	0.52%	0.52%
Other Assets	3.19%	3.17%	3.15%	3.13%	3.10%	3.08%	3.06%	3.04%	3.02%	3.00%	2.98%	2.96%
Total Assets	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
Liabilities												
Certificates of Deposit	36.55%	36.09%	35.63%	35.19%	34.75%	34.32%	33.89%	33.47%	33.06%	32.66%	32.26%	31.87%
Jumbo CDs	7.13%	7.64%	8.15%	8.64%	9.13%	9.60%	10.07%	10.53%	10.98%	11.42%	11.86%	12.28%
Total Time Deposits	**43.68%**	**43.73%**	**43.78%**	**43.83%**	**43.87%**	**43.92%**	**43.96%**	**44.00%**	**44.04%**	**44.08%**	**44.12%**	**44.15%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	1.73%	1.96%	2.19%	2.42%	2.64%	2.86%	3.08%	3.29%	3.49%	3.70%	3.89%	4.09%
Savings Accounts	0.04%	0.05%	0.05%	0.06%	0.07%	0.07%	0.08%	0.09%	0.09%	0.10%	0.11%	0.11%
Money Market Accounts	32.85%	32.47%	32.11%	31.75%	31.40%	31.05%	30.71%	30.37%	30.04%	29.72%	29.40%	29.08%
Demand Deposits	2.56%	2.81%	3.06%	3.30%	3.54%	3.77%	4.00%	4.22%	4.44%	4.66%	4.87%	5.08%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**37.17%**	**37.29%**	**37.41%**	**37.53%**	**37.64%**	**37.75%**	**37.86%**	**37.97%**	**38.07%**	**38.17%**	**38.27%**	**38.37%**
Fixed FHLB Borrowings	4.39%	4.35%	4.31%	4.27%	4.23%	4.19%	4.15%	4.11%	4.07%	4.04%	4.00%	3.97%
Repurchase Agreements	5.76%	5.71%	5.66%	5.60%	5.55%	5.50%	5.45%	5.40%	5.35%	5.30%	5.25%	5.21%
Trust Preferred	1.45%	1.43%	1.42%	1.41%	1.39%	1.38%	1.37%	1.36%	1.34%	1.33%	1.32%	1.31%
Total Borrowings	**11.60%**	**11.49%**	**11.38%**	**11.28%**	**11.17%**	**11.07%**	**10.97%**	**10.87%**	**10.77%**	**10.67%**	**10.58%**	**10.48%**
Other Liabilities	0.44%	0.45%	0.45%	0.46%	0.46%	0.47%	0.47%	0.47%	0.48%	0.48%	0.49%	0.49%
Total Liabilities	**92.89%**	**92.96%**	**93.03%**	**93.09%**	**93.15%**	**93.21%**	**93.26%**	**93.31%**	**93.36%**	**93.41%**	**93.45%**	**93.50%**
Total Capital	**7.11%**	**7.04%**	**6.97%**	**6.91%**	**6.85%**	**6.79%**	**6.74%**	**6.69%**	**6.64%**	**6.59%**	**6.55%**	**6.50%**
Total Liabilities and Capital	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Ending Balance Sheet as a Percentage of Total Assets

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2009-Mar 2010

	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
Assets												
Variable Rate MBS	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Fixed MBS AFS	4.24%	4.24%	4.24%	4.24%	4.25%	4.25%	4.25%	4.25%	4.26%	4.26%	4.26%	4.26%
Fixed Agencies AFS	9.53%	9.53%	9.54%	9.55%	9.56%	9.56%	9.57%	9.57%	9.58%	9.59%	9.59%	9.60%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	6.42%	6.58%	6.74%	6.89%	7.05%	7.20%	7.35%	7.50%	7.65%	7.80%	7.94%	8.09%
Total Munis	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.29%	1.29%
Total Corporates	0.72%	0.72%	0.71%	0.70%	0.70%	0.69%	0.69%	0.68%	0.68%	0.67%	0.66%	0.66%
Total Securities	**22.33%**	**22.50%**	**22.66%**	**22.82%**	**22.98%**	**23.14%**	**23.29%**	**23.45%**	**23.60%**	**23.75%**	**23.90%**	**24.04%**
Real Estate Adjustable	22.81%	22.82%	22.83%	22.83%	22.84%	22.85%	22.86%	22.87%	22.88%	22.88%	22.89%	22.90%
Real Estate Fixed	24.06%	24.07%	24.09%	24.11%	24.13%	24.14%	24.16%	24.18%	24.19%	24.21%	24.22%	24.23%
Total Commercial	2.78%	2.77%	2.76%	2.75%	2.74%	2.73%	2.72%	2.72%	2.71%	2.70%	2.69%	2.68%
Total Consumer	0.64%	0.64%	0.64%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.62%	0.62%	0.62%
Total HELOCs	7.80%	7.64%	7.49%	7.34%	7.19%	7.05%	6.90%	6.76%	6.62%	6.49%	6.35%	6.22%
Construction Loans	13.55%	13.53%	13.52%	13.50%	13.48%	13.47%	13.45%	13.44%	13.42%	13.40%	13.39%	13.37%
Loan Loss Reserve	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%	-0.81%
Total Loans	**70.82%**	**70.67%**	**70.51%**	**70.36%**	**70.21%**	**70.07%**	**69.92%**	**69.78%**	**69.64%**	**69.49%**	**69.36%**	**69.22%**
Premises and Equipment	3.38%	3.39%	3.39%	3.40%	3.40%	3.41%	3.41%	3.41%	3.42%	3.42%	3.43%	3.43%
Cash & Due From	0.53%	0.53%	0.54%	0.54%	0.54%	0.55%	0.55%	0.55%	0.56%	0.56%	0.56%	0.57%
Other Assets	2.94%	2.92%	2.90%	2.88%	2.86%	2.84%	2.82%	2.81%	2.79%	2.77%	2.76%	2.74%
Total Assets	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
Liabilities												
Certificates of Deposit	31.49%	31.11%	30.74%	30.37%	30.01%	29.66%	29.31%	28.97%	28.63%	28.30%	27.97%	27.65%
Jumbo CDs	12.70%	13.11%	13.52%	13.91%	14.30%	14.69%	15.06%	15.43%	15.80%	16.15%	16.50%	16.85%
Total Time Deposits	**44.19%**	**44.22%**	**44.25%**	**44.28%**	**44.31%**	**44.34%**	**44.37%**	**44.40%**	**44.42%**	**44.45%**	**44.47%**	**44.50%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	4.28%	4.47%	4.66%	4.84%	5.02%	5.19%	5.37%	5.54%	5.70%	5.87%	6.03%	6.19%
Savings Accounts	0.12%	0.13%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%
Money Market Accounts	28.77%	28.47%	28.17%	27.87%	27.58%	27.30%	27.02%	26.74%	26.47%	26.20%	25.94%	25.68%
Demand Deposits	5.29%	5.49%	5.68%	5.88%	6.07%	6.26%	6.44%	6.62%	6.80%	6.98%	7.15%	7.32%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**38.46%**	**38.55%**	**38.64%**	**38.73%**	**38.81%**	**38.90%**	**38.98%**	**39.06%**	**39.14%**	**39.22%**	**39.29%**	**39.37%**
Fixed FHLB Borrowings	3.93%	3.90%	3.86%	3.83%	3.80%	3.76%	3.73%	3.70%	3.67%	3.64%	3.61%	3.58%
Repurchase Agreements	5.16%	5.12%	5.07%	5.03%	4.98%	4.94%	4.90%	4.86%	4.82%	4.78%	4.74%	4.70%
Trust Preferred	1.30%	1.29%	1.27%	1.26%	1.25%	1.24%	1.23%	1.22%	1.21%	1.20%	1.19%	1.18%
Total Borrowings	**10.39%**	**10.30%**	**10.21%**	**10.12%**	**10.03%**	**9.95%**	**9.87%**	**9.78%**	**9.70%**	**9.62%**	**9.54%**	**9.46%**
Other Liabilities	0.50%	0.50%	0.50%	0.51%	0.51%	0.52%	0.52%	0.52%	0.53%	0.53%	0.53%	0.54%
Total Liabilities	**93.53%**	**93.57%**	**93.61%**	**93.64%**	**93.67%**	**93.70%**	**93.73%**	**93.76%**	**93.79%**	**93.82%**	**93.84%**	**93.86%**
Total Capital	**6.47%**	**6.43%**	**6.39%**	**6.36%**	**6.33%**	**6.30%**	**6.27%**	**6.24%**	**6.21%**	**6.18%**	**6.16%**	**6.14%**
Total Liabilities and Capital	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Ending Yield Report

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2008-Mar 2009

	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09
Assets												
Variable Rate MBS	4.06	4.05	4.05	4.04	4.03	4.02	4.02	4.01	4.00	4.00	3.99	3.69
Fixed MBS AFS	5.56	5.52	5.49	5.46	5.43	5.40	5.37	5.35	5.32	5.30	5.28	5.25
Fixed Agencies AFS	6.04	5.64	5.62	5.61	5.59	5.57	5.55	5.53	5.52	5.50	5.48	5.44
Variable Agencies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Securities	2.47	2.46	2.45	2.44	2.43	2.43	2.42	2.41	2.41	2.40	2.39	2.39
Total Munis	3.98	3.98	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97
Total Corporates	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57
Total Securities	**5.12**	**4.91**	**4.87**	**4.83**	**4.79**	**4.76**	**4.72**	**4.69**	**4.66**	**4.62**	**4.59**	**4.55**
Real Estate Adjustable	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47
Real Estate Fixed	7.27	7.22	7.17	7.13	7.10	7.06	7.03	7.00	6.97	6.95	6.93	6.91
Total Commercial	7.27	7.23	7.22	7.20	7.19	7.18	7.18	7.17	7.17	7.17	7.17	7.16
Total Consumer	7.32	7.30	7.25	7.17	7.14	7.11	7.09	7.07	7.05	6.99	6.97	6.96
Total HELOCs	6.27	6.27	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28
Construction Loans	6.62	6.62	6.63	6.64	6.65	6.66	6.66	6.67	6.67	6.68	6.69	6.69
Loan Loss Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Loans	**6.84**	**6.83**	**6.81**	**6.80**	**6.79**	**6.78**	**6.78**	**6.77**	**6.76**	**6.75**	**6.75**	**6.75**
Premises and Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash & Due From	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets	**6.02**	**5.96**	**5.94**	**5.92**	**5.90**	**5.89**	**5.87**	**5.85**	**5.84**	**5.82**	**5.81**	**5.80**
Liabilities												
Certificates of Deposit	4.28	4.12	4.10	4.00	3.84	3.85	3.85	3.85	3.85	3.85	3.79	3.79
Jumbo CDs	3.73	3.29	3.03	2.86	2.67	2.64	2.63	2.61	2.59	2.59	2.58	2.57
Total Time Deposits	**4.19**	**3.97**	**3.90**	**3.78**	**3.60**	**3.58**	**3.57**	**3.56**	**3.54**	**3.52**	**3.46**	**3.45**
Liability Balancing Account	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
NOW Accounts	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
Savings Accounts	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Money Market Accounts	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87
Demand Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96
Total Non-Maturing Deposits	**2.58**	**2.55**	**2.52**	**2.49**	**2.46**	**2.43**	**2.41**	**2.38**	**2.35**	**2.33**	**2.30**	**2.28**
Fixed FHLB Borrowings	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12
Repurchase Agreements	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82
Trust Preferred	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08
Total Borrowings	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**
Other Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities	**3.50**	**3.38**	**3.34**	**3.26**	**3.17**	**3.15**	**3.13**	**3.11**	**3.09**	**3.07**	**3.03**	**3.01**
Margin	**2.52**	**2.58**	**2.60**	**2.66**	**2.74**	**2.74**	**2.74**	**2.75**	**2.75**	**2.76**	**2.78**	**2.79**

Ending Yield Report

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**
Apr 2009-Mar 2010

	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
Assets												
Variable Rate MBS	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69
Fixed MBS AFS	5.23	5.21	5.19	5.17	5.15	5.13	5.12	5.10	5.08	5.07	5.05	5.04
Fixed Agencies AFS	5.43	5.41	5.35	5.32	5.16	4.44	4.42	4.41	4.41	4.40	4.38	4.34
Variable Agencies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Securities	2.38	2.38	2.38	2.37	2.37	2.36	2.36	2.36	2.36	2.35	2.35	2.35
Total Munis	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97
Total Corporates	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57
Total Securities	**4.52**	**4.49**	**4.45**	**4.41**	**4.33**	**4.01**	**3.99**	**3.97**	**3.95**	**3.94**	**3.91**	**3.88**
Real Estate Adjustable	6.47	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46
Real Estate Fixed	6.90	6.88	6.86	6.85	6.83	6.82	6.81	6.80	6.79	6.78	6.77	6.76
Total Commercial	7.16	7.16	7.16	7.16	7.16	7.15	7.15	7.15	7.15	7.15	7.15	7.15
Total Consumer	6.94	6.93	6.91	6.89	6.87	6.85	6.83	6.81	6.78	6.76	6.75	6.69
Total HELOCs	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.31	6.30	6.30
Construction Loans	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.73	6.74	6.74	6.75
Loan Loss Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Loans	**6.74**	**6.74**	**6.73**	**6.73**	**6.73**	**6.72**	**6.72**	**6.72**	**6.72**	**6.72**	**6.71**	**6.71**
Premises and Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash & Due From	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets	**5.78**	**5.77**	**5.76**	**5.74**	**5.72**	**5.64**	**5.63**	**5.62**	**5.61**	**5.60**	**5.59**	**5.58**
Liabilities												
Certificates of Deposit	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.78
Jumbo CDs	2.56	2.56	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.53	2.53
Total Time Deposits	**3.44**	**3.43**	**3.41**	**3.40**	**3.39**	**3.37**	**3.36**	**3.35**	**3.34**	**3.34**	**3.33**	**3.30**
Liability Balancing Account	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
NOW Accounts	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
Savings Accounts	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Money Market Accounts	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87
Demand Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96
Total Non-Maturing Deposits	**2.26**	**2.23**	**2.21**	**2.19**	**2.17**	**2.14**	**2.12**	**2.10**	**2.08**	**2.06**	**2.04**	**2.03**
Fixed FHLB Borrowings	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12
Repurchase Agreements	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.95	3.95	3.95	3.95	3.95
Trust Preferred	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08
Total Borrowings	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**3.97**	**4.03**	**4.03**	**4.03**	**4.03**	**4.03**
Other Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities	**2.99**	**2.98**	**2.96**	**2.94**	**2.92**	**2.91**	**2.89**	**2.89**	**2.87**	**2.86**	**2.84**	**2.82**
Margin	**2.79**	**2.80**	**2.80**	**2.80**	**2.79**	**2.73**	**2.74**	**2.73**	**2.74**	**2.75**	**2.75**	**2.76**

FAS 107

Morgan Keegan Risk Management
Sample Institution
As of March 31, 2008

	Book Value	Market Value	Difference $	Difference %
Assets				
Variable Rate MBS	808	826	17	2.03%
Fixed MBS AFS	23,427	24,135	708	2.99%
Fixed Agencies AFS	52,841	54,308	1,467	2.77%
Variable Agencies	0	0	-	0.00%
Total Other Securities	23,761	23,761	-	0.00%
Total Munis	7,190	7,173	(17)	-0.24%
Total Corporates	4,604	4,032	(572)	-12.44%
Total Securities	**112,632**	**114,234**	**1,602**	**1.42%**
Real Estate Adjustable	127,562	127,537	(24)	-0.02%
Real Estate Fixed	133,843	134,955	1,112	0.83%
Total Commercial	16,473	16,493	20	0.12%
Total Consumer	3,728	3,828	100	2.68%
Total HELOCs	56,922	56,934	12	0.02%
Construction Loans	77,670	77,273	(397)	-0.51%
Loan Loss Reserve	-4,562	-4,562	-	0.00%
Total Loans	**411,635**	**412,458**	**823**	**0.20%**
Premises and Equipment	18,589	18,589	-	0.00%
Cash & Due From	2,644	2,644	-	0.00%
Other Assets	18,152	18,152	-	0.00%
Par/Book Reconciliation	331	0	(331)	0.00%
Total Assets	**563,984**	**566,077**	**2,093**	**0.37%**
Liabilities				
Certificates of Deposit	208,790	210,508	1,718	0.82%
Jumbo CDs	37,224	37,423	200	0.54%
Total Time Deposits	**246,014**	**247,932**	**1,918**	**0.78%**
Liability Balancing Account	0	0	-	0.00%
NOW Accounts	8,371	8,092	(280)	-3.34%
Savings Accounts	176	169	(7)	-4.21%
Money Market Accounts	187,369	187,865	495	0.26%
Demand Deposits	12,966	12,298	(668)	-5.15%
Fed Funds Purchased	0	0	-	0.00%
Total Non-Maturing Deposits	**208,883**	**208,423**	**(460)**	**-0.22%**
Fixed FHLB Borrowings	25,000	24,949	(51)	-0.20%
Repurchase Agreements	32,825	32,790	(35)	-0.11%
Trust Preferred	8,248	8,248	-	0.00%
Total Borrowings	**66,073**	**65,987**	**(86)**	**-0.13%**
Other Liabilities	2,453	2,453	-	0.00%
Total Liabilities	**523,423**	**524,794**	**1,371**	**0.26%**
Total Capital	**40,561**	**41,283**	**722**	**1.78%**

Repricing Gap

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

Basecase

	O/N Bal	O/N Rate	Month 1 Balance	Rate	Month 2 Balance	Rate	Month 3 Balance	Rate	Month 4 Balance	Rate	Month 5 Balance	Rate	Month 6 Balance	Rate
Rate Sensitive Assets:														
Variable Rate MBS	0	0.00%	9	4.07%	9	4.07%	9	4.07%	9	4.07%	9	4.07%	9	4.07%
Fixed MBS AFS	0	0.00%	564	5.59%	549	5.59%	535	5.59%	521	5.59%	508	5.59%	494	5.59%
Fixed Agencies AFS	0	0.00%	0	0.00%	2,000	14.03%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Variable Agencies	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Munis	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Corporates	0	0.00%	4,600	7.33%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Other Securities	23,761	4.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Securities	**23,761**	**4.10%**	**5,173**	**7.13%**	**2,558**	**12.18%**	**544**	**5.57%**	**530**	**5.56%**	**516**	**5.56%**	**503**	**5.56%**
Real Estate Adjustable	0	0.00%	127,562	5.69%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Real Estate Fixed	0	0.00%	15,478	7.42%	8,683	7.34%	7,249	7.36%	6,628	7.35%	6,075	7.29%	5,616	7.35%
Total Commercial	0	0.00%	9,006	6.17%	923	8.24%	614	7.97%	583	7.93%	564	7.94%	540	7.96%
Total Consumer	0	0.00%	1,028	6.09%	44	7.39%	75	7.75%	75	9.40%	64	7.47%	56	7.10%
Total HELOCs	52,140	5.49%	585	9.14%	10	10.00%	309	6.48%	0	0.00%	0	0.00%	0	0.00%
Construction Loans	0	0.00%	49,891	5.87%	1,380	7.59%	1,268	7.52%	1,138	7.48%	1,003	7.53%	924	7.56%
Loan Loss Reserve	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Loans	**52,140**	**5.49%**	**203,549**	**5.90%**	**11,040**	**7.45%**	**9,516**	**7.39%**	**8,423**	**7.42%**	**7,706**	**7.37%**	**7,135**	**7.42%**
Premises and Equipment	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Cash & Due From	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Assets	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Assets	**75,901**	**5.06%**	**208,721**	**5.93%**	**13,598**	**8.34%**	**10,059**	**7.29%**	**8,953**	**7.31%**	**8,222**	**7.26%**	**7,638**	**7.30%**
Cumulative Assets	**75,901**		**284,623**		**298,221**		**308,280**		**317,233**		**325,455**		**333,093**	
Rate Sensitive Liabilities:														
Certificates of Deposit	0	0.00%	5,949	5.08%	25,327	4.87%	2,727	4.68%	22,572	4.45%	48,702	4.21%	12,336	3.46%
Jumbo CDs	0	0.00%	9,729	5.10%	6,208	4.96%	4,650	4.55%	3,640	4.46%	6,654	3.91%	2,428	2.96%
Total Time Deposits	**0**	**0.00%**	**15,678**	**5.09%**	**31,535**	**4.89%**	**7,378**	**4.60%**	**26,212**	**4.45%**	**55,356**	**4.17%**	**14,764**	**3.38%**
Liability Balancing Account	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NOW Accounts	0	0.00%	8,371	0.96%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Savings Accounts	0	0.00%	176	0.50%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Money Market Accounts	0	0.00%	187,369	2.87%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Demand Deposits	0	0.00%	270	0.00%	270	0.00%	270	0.00%	270	0.00%	270	0.00%	270	0.00%
Fed Funds Purchased	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Non-Maturing Deposits	**0**	**0.00%**	**196,187**	**2.79%**	**270**	**0.00%**	**270**	**0.00%**	**270**	**0.00%**	**270**	**0.00%**	**270**	**0.00%**
Fixed FHLB Borrowings	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Repurchase Agreements	0	0.00%	12,825	3.73%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Trust Preferred	0	0.00%	8,248	4.08%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Borrowings	**0**	**0.00%**	**21,073**	**3.86%**	**0**	**0.00%**	**0**	**0.00%**	**0**	**0.00%**	**0**	**0.00%**	**0**	**0.00%**
Other Liabilities	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Liabilities	**0**	**0.00%**	**232,938**	**3.04%**	**31,805**	**4.85%**	**7,648**	**4.44%**	**26,482**	**4.41%**	**55,626**	**4.15%**	**15,034**	**3.32%**
Cumulative Liabilities	**0**		**232,938**		**264,743**		**272,391**		**298,872**		**354,498**		**369,532**	
Total Capital	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Liabilities and Capital	0	0.00%	232,938	3.04%	31,805	4.85%	7,648	4.44%	26,482	4.41%	55,626	4.15%	15,034	3.32%
Period Gap	**75,901**		**-24,217**		**-18,207**		**2,411**		**-17,529**		**-47,403**		**-7,396**	
Cumulative Gap	**75,901**		**51,685**		**33,478**		**35,889**		**18,360**		**-29,043**		**-36,439**	
RSA/RSL			**0.90**		**0.43**		**1.32**		**0.34**		**0.15**		**0.51**	
Cum Gap/Earning Assets	**13.54%**		**9.22%**		**5.97%**		**6.40%**		**3.27%**		**-5.18%**		**-6.50%**	

Repricing Gap

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

Basecase

	3rd QTR. Balance	O/N Rate	4th QTR. Balance	Rate	1 to 3 Years Balance	Rate	3 to 5 Years Balance	Rate	5 to 10 Years Balance	Rate	10 to 20 Years Balance	Rate	20 + Year Balance	Rate	Total Balance	Rate
Rate Sensitive Assets:																
Variable Rate MBS	25	4.07%	766	4.07%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	844	4.07%
Fixed MBS AFS	1,409	5.59%	1,304	5.59%	7,516	5.59%	4,177	5.59%	4,336	5.59%	1,648	5.59%	73	5.63%	23,633	5.59%
Fixed Agencies AFS	0	0.00%	1,000	5.38%	36,195	5.89%	8,500	5.41%	1,500	5.11%	3,825	5.60%	0	0.00%	53,020	6.07%
Variable Agencies	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Munis	0	0.00%	250	3.98%	450	3.98%	1,145	3.98%	1,855	3.98%	3,405	3.98%	0	0.00%	7,105	3.98%
Total Corporates	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4,600	7.33%
Total Other Securities	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	23,761	4.10%
Total Securities	**1,434**	**5.56%**	**3,320**	**5.05%**	**44,161**	**5.82%**	**13,822**	**5.35%**	**7,691**	**5.11%**	**8,878**	**4.98%**	**73**	**5.63%**	**112,963**	**4.69%**
Real Estate Adjustable	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	127,562	5.69%
Real Estate Fixed	15,300	7.34%	11,149	7.32%	45,090	7.39%	10,370	7.50%	1,822	6.85%	357	6.38%	27	6.20%	133,843	7.37%
Total Commercial	501	7.87%	461	7.86%	2,325	7.86%	724	7.79%	234	7.22%	0	0.00%	0	0.00%	16,473	6.96%
Total Consumer	116	7.33%	512	6.35%	931	7.61%	655	7.50%	126	7.81%	45	8.00%	0	0.00%	3,728	7.03%
Total HELOCs	525	7.75%	635	7.62%	1,675	7.55%	0	0.00%	985	7.42%	58	6.00%	0	0.00%	56,922	5.68%
Construction Loans	2,649	7.56%	2,376	7.51%	10,942	7.39%	3,792	7.11%	2,128	6.80%	177	7.05%	3	7.13%	77,670	6.40%
Loan Loss Reserve	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-4,562	0.00%	-4,562	0.00%
Total Loans	**19,091**	**7.40%**	**15,132**	**7.35%**	**60,962**	**7.42%**	**15,540**	**7.42%**	**5,295**	**6.97%**	**637**	**6.64%**	**-4,533**	**6.29%**	**411,635**	**6.49%**
Premises and Equipment	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	18,589	0.00%	18,589	0.00%
Cash & Due From	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,644	0.00%	2,644	0.00%
Other Assets	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	18,152	0.00%	18,152	0.00%
Total Assets	**20,525**	**7.27%**	**18,452**	**6.93%**	**105,124**	**6.75%**	**29,363**	**6.44%**	**12,986**	**5.87%**	**9,515**	**5.09%**	**34,927**	**5.82%**	**563,984**	**5.68%**
Cumulative Assets	**353,619**		**372,071**		**477,194**		**506,557**		**519,543**		**529,057**		**563,984**		**563,984**	
Rate Sensitive Liabilities:																
Certificates of Deposit	15,919	3.51%	8,790	4.99%	48,192	4.04%	18,170	5.10%	108	5.69%	0	0.00%	0	0.00%	208,790	4.32%
Jumbo CDs	1,059	4.48%	950	3.51%	1,375	4.41%	430	5.28%	0	0.00%	100	3.85%	0	0.00%	37,224	4.51%
Total Time Deposits	**16,978**	**3.57%**	**9,740**	**4.84%**	**49,567**	**4.05%**	**18,600**	**5.11%**	**108**	**5.69%**	**100**	**3.85%**	**0**	**0.00%**	**246,014**	**4.35%**
Liability Balancing Account	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NOW Accounts	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8,371	0.96%
Savings Accounts	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	176	0.50%
Money Market Accounts	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	187,369	2.87%
Demand Deposits	810	0.00%	810	0.00%	6,483	0.00%	3,241	0.00%	0	0.00%	0	0.00%	0	0.00%	12,966	0.00%
Fed Funds Purchased	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total Non-Maturing Deposits	**810**	**0.00%**	**810**	**0.00%**	**6,483**	**0.00%**	**3,241**	**0.00%**	**0**	**0.00%**	**0**	**0.00%**	**0**	**0.00%**	**208,883**	**2.62%**
Fixed FHLB Borrowings	0	0.00%	0	0.00%	0	0.00%	16,000	4.22%	9,000	3.96%	0	0.00%	0	0.00%	25,000	4.12%
Repurchase Agreements	0	0.00%	0	0.00%	10,000	3.50%	10,000	4.01%	0	0.00%	0	0.00%	0	0.00%	32,825	3.74%
Trust Preferred	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8,248	4.08%
Total Borrowings	**0**	**0.00%**	**0**	**0.00%**	**10,000**	**3.50%**	**26,000**	**4.14%**	**9,000**	**3.96%**	**0**	**0.00%**	**0**	**0.00%**	**66,073**	**3.93%**
Other Liabilities	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,453	0.00%	2,453	0.00%
Total Liabilities	**17,788**	**3.41%**	**10,551**	**4.47%**	**66,050**	**3.57%**	**47,841**	**4.23%**	**9,108**	**3.98%**	**100**	**3.85%**	**2,453**	**0.00%**	**523,423**	**3.58%**
Cumulative Liabilities	**387,320**		**397,871**		**463,920**		**511,762**		**520,870**		**520,970**		**523,423**		**523,423**	
Total Capital	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	40,561	0.00%	40,561	0.00%
Total Liabilities and Capital	17,788	3.41%	10,551	4.47%	66,050	3.57%	47,841	4.23%	9,108	3.98%	100	3.85%	43,014	0.00%	563,984	3.33%
Period Gap	**2,737**		**7,902**		**39,074**		**-18,479**		**3,878**		**9,415**		**-8,088**		**0**	
Cumulative Gap	**-33,702**		**-25,800**		**13,274**		**-5,205**		**-1,327**		**8,088**		**0**		**0**	
RSA/RSL	**1.15**		**1.75**		**1.59**		**0.61**		**1.43**		**95.15**		**0.81**		**1.00**	
Cum Gap/Earning Assets	**-6.01%**		**-4.60%**		**2.37%**		**-0.93%**		**-0.24%**		**1.44%**		**0.00%**		**0.00%**	

Cashflow Comparison Analysis

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

Total Securities

	1 Years	2 Years	3 Years	4 Years	5 Years	6-10 Years	> 10 Years	Total
Repricing Schedule	38,338	34,690	9,471	6,634	7,188	7,691	8,951	112,963
Cashflow Schedule *								
Down300	53,814	37,928	6,099	3,698	4,126	4,294	3,002	112,963
Down200	52,693	38,094	6,348	3,882	4,256	4,585	3,104	112,963
Down100	49,701	38,502	7,072	4,438	4,639	5,328	3,281	112,963
Down50	44,849	39,741	7,996	5,237	5,206	6,377	3,558	112,963
Basecase	**32,996**	**34,781**	**9,552**	**6,705**	**8,851**	**7,913**	**12,165**	**112,963**
Up50	29,219	23,634	16,087	2,427	7,316	22,227	12,053	112,963
Up100	26,692	5,107	5,317	17,059	3,431	35,631	19,726	112,963
Up200	26,168	3,199	2,006	1,830	4,272	32,113	43,376	112,963
Up300	25,969	2,538	1,877	1,730	3,197	22,689	54,965	112,963

Total Loans

	1 Years	2 Years	3 Years	4 Years	5 Years	6-10 Years	> 10 Years	Total
Maturity Schedule *	143,701	82,135	39,214	34,829	49,650	24,238	36,826	411,635
Repricing Schedule *	329,171	39,578	21,384	10,799	4,742	5,295	667	411,635
Cashflow Schedule *								
Down300	324,663	42,458	9,786	2,296	1,023	2,080	29,329	411,635
Down200	312,816	50,533	12,404	3,140	1,246	2,166	29,330	411,635
Down100	285,663	63,889	20,210	7,031	2,681	2,816	29,344	411,635
Down50	269,060	68,389	25,422	10,706	4,461	4,151	29,445	411,635
Basecase	**252,457**	**70,662**	**30,082**	**15,000**	**6,935**	**6,562**	**29,937**	**411,635**
Up50	245,938	70,710	31,649	16,812	8,094	7,938	30,493	411,635
Up100	239,419	70,367	32,989	18,628	9,322	9,437	31,471	411,635
Up200	237,006	70,158	33,423	19,293	9,788	9,988	31,979	411,635
Up300	236,034	69,965	33,573	19,563	9,981	10,247	32,271	411,635

Total Assets

	1 Years	2 Years	3 Years	4 Years	5 Years	6-10 Years	> 10 Years	Total
Maturity Schedule *	216,083	116,916	48,765	41,533	58,501	32,151	48,990	563,984
Repricing Schedule *	406,894	74,268	30,856	17,433	11,930	12,986	9,618	563,984
Cashflow Schedule *								
Down300	417,863	80,387	15,885	5,994	5,149	6,374	32,331	563,984
Down200	404,895	88,627	18,751	7,023	5,502	6,751	32,434	563,984
Down100	374,750	102,391	27,282	11,470	7,320	8,144	32,626	563,984
Down50	353,295	108,131	33,418	15,943	9,667	10,528	33,003	563,984
Basecase	**324,839**	**105,444**	**39,634**	**21,704**	**15,786**	**14,475**	**42,102**	**563,984**
Up50	314,543	94,344	47,736	19,239	15,409	30,165	42,547	563,984
Up100	305,497	75,474	38,306	35,687	12,753	45,068	51,197	563,984
Up200	302,560	73,356	35,428	21,123	14,060	42,101	75,355	563,984
Up300	301,389	72,503	35,449	21,293	13,178	32,935	87,235	563,984

Total Liabilities & Capital

	1 Years	2 Years	3 Years	4 Years	5 Years	6-10 Years	> 10 Years	Total
Maturity Schedule *	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Repricing Schedule *	440,885	50,009	16,041	16,504	31,337	9,108	100	563,984
Cashflow Schedule *								
Down300	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Down200	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Down100	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Down50	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Basecase	**293,947**	**98,988**	**65,020**	**65,483**	**31,337**	**9,108**	**100**	**563,984**
Up50	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Up100	293,947	98,988	65,020	65,483	31,337	9,108	100	563,984
Up200	319,947	107,988	65,020	65,483	5,337	108	100	563,984
Up300	319,947	107,988	65,020	65,483	5,337	108	100	563,984

Difference (Asset Cashflow - Liability Cashflow)

	1 Years	2 Years	3 Years	4 Years	5 Years	6-10 Years	> 10 Years	Total
Down300	123,916	(18,601)	(49,135)	(59,489)	(26,188)	(2,734)	32,231	(0)
Down200	110,948	(10,361)	(46,269)	(58,460)	(25,835)	(2,357)	32,334	(0)
Down100	80,803	3,403	(37,738)	(54,013)	(24,017)	(964)	32,526	0
Down50	59,348	9,143	(31,602)	(49,540)	(21,671)	1,420	32,903	(0)
Basecase	**30,892**	**6,455**	**(25,387)**	**(43,779)**	**(15,551)**	**5,367**	**42,002**	**0**
Up50	20,596	(4,644)	(17,284)	(46,244)	(15,928)	21,057	42,447	0
Up100	11,550	(23,514)	(26,714)	(29,796)	(18,584)	35,960	51,097	(0)
Up200	(17,388)	(34,632)	(29,592)	(44,360)	8,723	41,993	75,255	(0)
Up300	(18,559)	(35,485)	(29,571)	(44,190)	7,840	32,827	87,135	(0)

***The Maturity Schedule represents the stated maturities of each balance sheet item.**
***The Repricing Schedule represents maturing cashflow for fixed rate products, and next repricing dates for variable rate products.**
***The Cashflow Schedule represents stated maturities (for bullets), amortization schedules, and prepayment speeds for all products.**

Economic Value Comparison

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	Down300	Down200	Down100	Down50	Basecase	Up50	Up100	Up200	Up300
Assets									
Variable Rate MBS	867	859	842	834	826	815	804	780	751
Fixed MBS AFS	24,693	24,534	24,333	24,380	24,135	23,906	23,332	22,178	20,944
Fixed Agencies AFS	57,680	56,858	56,057	55,693	54,308	55,152	53,906	49,329	45,505
Variable Agencies	0	0	0	0	0	0	0	0	0
Total Other Securities	23,761	23,761	23,761	23,761	23,761	23,761	23,761	23,761	23,761
Total Munis	7,960	7,689	7,431	7,306	7,173	6,987	6,781	6,378	6,002
Total Corporates	5,218	4,715	4,329	4,175	4,032	3,897	3,804	3,736	3,661
Total Securities	**120,180**	**118,416**	**116,753**	**116,149**	**114,234**	**114,518**	**112,388**	**106,162**	**100,624**
Real Estate Adjustable	127,851	127,758	127,651	127,587	127,537	127,495	127,459	127,355	127,213
Real Estate Fixed	136,936	136,247	135,694	135,420	134,955	134,210	133,319	131,484	129,666
Total Commercial	16,639	16,597	16,555	16,529	16,493	16,444	16,385	16,264	16,134
Total Consumer	3,838	3,821	3,817	3,823	3,828	3,810	3,788	3,711	3,632
Total HELOCs	57,569	57,330	57,111	57,014	56,934	56,884	56,835	56,742	56,649
Construction Loans	78,232	78,014	77,766	77,572	77,273	76,940	76,530	75,866	75,228
Loan Loss Reserve	-4,562	-4,562	-4,562	-4,562	-4,562	-4,562	-4,562	-4,562	-4,562
Total Loans	**416,503**	**415,205**	**414,032**	**413,382**	**412,458**	**411,221**	**409,754**	**406,860**	**403,959**
Premises and Equipment	18,589	18,589	18,589	18,589	18,589	18,589	18,589	18,589	18,589
Cash & Due From	2,644	2,644	2,644	2,644	2,644	2,644	2,644	2,644	2,644
Other Assets	18,152	18,152	18,152	18,152	18,152	18,152	18,152	18,152	18,152
Total Assets	**576,069**	**573,007**	**570,171**	**568,916**	**566,077**	**565,125**	**561,528**	**552,407**	**543,969**
Liabilities									
Certificates of Deposit	216,498	214,459	212,463	211,480	210,508	209,546	208,595	206,720	204,884
Jumbo CDs	37,745	37,677	37,548	37,485	37,423	37,362	37,302	37,183	37,068
Total Time Deposits	**254,243**	**252,136**	**250,011**	**248,966**	**247,932**	**246,909**	**245,896**	**243,904**	**241,952**
Liability Balancing Account	0	0	0	0	0	0	0	0	0
NOW Accounts	8,430	8,344	8,216	8,153	8,092	8,031	7,971	7,853	7,738
Savings Accounts	177	175	171	170	169	168	167	165	162
Money Market Accounts	194,598	192,964	190,380	189,114	187,865	186,632	185,415	183,030	180,707
Demand Deposits	12,966	12,782	12,537	12,416	12,298	12,180	12,065	11,838	11,618
Fed Funds Purchased	0	0	0	0	0	0	0	0	0
Total Non-Maturing Deposits	**216,171**	**214,265**	**211,305**	**209,854**	**208,423**	**207,011**	**205,617**	**202,885**	**200,225**
Fixed FHLB Borrowings	29,416	27,824	26,338	25,632	24,949	24,288	23,650	24,611	24,427
Repurchase Agreements	33,948	33,539	33,134	32,924	32,790	32,513	32,241	32,378	32,191
Trust Preferred	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248	8,248
Total Borrowings	**71,612**	**69,611**	**67,720**	**66,804**	**65,987**	**65,050**	**64,139**	**65,238**	**64,866**
Other Liabilities	2,453	2,453	2,453	2,453	2,453	2,453	2,453	2,453	2,453
Total Liabilities	**544,479**	**538,465**	**531,489**	**528,077**	**524,794**	**521,422**	**518,106**	**514,480**	**509,496**
Total Capital	**31,590**	**34,542**	**38,682**	**40,839**	**41,283**	**43,703**	**43,422**	**37,928**	**34,473**

MV Comparisons - % Change from Base

Morgan Keegan Risk Management
Sample Institution
As of March 31, 2008

	Down300	Down200	Down100	Down50	Up50	Up100	Up200	Up300
Assets								
Variable Rate MBS	5.06%	4.03%	2.02%	1.01%	-1.26%	-2.59%	-5.50%	-9.01%
Fixed MBS AFS	2.31%	1.65%	0.82%	1.02%	-0.95%	-3.33%	-8.11%	-13.22%
Fixed Agencies AFS	6.21%	4.70%	3.22%	2.55%	1.56%	-0.74%	-9.17%	-16.21%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Munis	10.97%	7.20%	3.60%	1.86%	-2.60%	-5.47%	-11.09%	-16.33%
Total Corporates	29.43%	16.94%	7.38%	3.55%	-3.33%	-5.64%	-7.32%	-9.19%
Total Securities	**5.21%**	**3.66%**	**2.21%**	**1.68%**	**0.25%**	**-1.62%**	**-7.07%**	**-11.91%**
Real Estate Adjustable	0.25%	0.17%	0.09%	0.04%	-0.03%	-0.06%	-0.14%	-0.25%
Real Estate Fixed	1.47%	0.96%	0.55%	0.34%	-0.55%	-1.21%	-2.57%	-3.92%
Total Commercial	0.89%	0.63%	0.38%	0.22%	-0.30%	-0.65%	-1.39%	-2.18%
Total Consumer	0.27%	-0.16%	-0.28%	-0.12%	-0.45%	-1.05%	-3.04%	-5.11%
Total HELOCs	1.12%	0.69%	0.31%	0.14%	-0.09%	-0.17%	-0.34%	-0.50%
Construction Loans	1.24%	0.96%	0.64%	0.39%	-0.43%	-0.96%	-1.82%	-2.65%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**0.98%**	**0.67%**	**0.38%**	**0.22%**	**-0.30%**	**-0.66%**	**-1.36%**	**-2.06%**
Premises and Equipment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash & Due From	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Assets	**1.77%**	**1.22%**	**0.72%**	**0.50%**	**-0.17%**	**-0.80%**	**-2.41%**	**-3.91%**
Liabilities								
Certificates of Deposit	2.85%	1.88%	0.93%	0.46%	-0.46%	-0.91%	-1.80%	-2.67%
Jumbo CDs	0.86%	0.68%	0.33%	0.17%	-0.16%	-0.32%	-0.64%	-0.95%
Total Time Deposits	**2.55%**	**1.70%**	**0.84%**	**0.42%**	**-0.41%**	**-0.82%**	**-1.62%**	**-2.41%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	4.19%	3.12%	1.54%	0.76%	-0.75%	-1.50%	-2.95%	-4.37%
Savings Accounts	4.80%	3.32%	1.54%	0.76%	-0.66%	-1.30%	-2.57%	-3.81%
Money Market Accounts	3.58%	2.71%	1.34%	0.67%	-0.66%	-1.30%	-2.57%	-3.81%
Demand Deposits	5.43%	3.94%	1.94%	0.97%	-0.95%	-1.89%	-3.73%	-5.53%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**3.72%**	**2.80%**	**1.38%**	**0.69%**	**-0.68%**	**-1.35%**	**-2.66%**	**-3.93%**
Fixed FHLB Borrowings	17.90%	11.52%	5.57%	2.74%	-2.65%	-5.21%	-1.35%	-2.09%
Repurchase Agreements	3.53%	2.28%	1.05%	0.41%	-0.84%	-1.67%	-1.26%	-1.83%
Trust Preferred	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Borrowings	**8.52%**	**5.49%**	**2.63%**	**1.24%**	**-1.42%**	**-2.80%**	**-1.14%**	**-1.70%**
Other Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Liabilities	**3.75%**	**2.60%**	**1.28%**	**0.63%**	**-0.64%**	**-1.27%**	**-1.97%**	**-2.92%**
Total Capital	**-23.48%**	**-16.33%**	**-6.30%**	**-1.07%**	**5.86%**	**5.18%**	**-8.13%**	**-16.50%**

Income Comparisons

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	MK Forecast	Down300	Down200	Down100	Down50	Basecase	Up50	Up100	Up200	Up300
Variable Rate MBS	41	31	25	30	33	36	39	43	49	56
Fixed MBS AFS	1,382	975	1,100	1,221	1,307	1,363	1,399	1,425	1,455	1,482
Fixed Agencies AFS	3,159	2,667	2,802	2,937	3,053	3,174	3,176	3,193	3,226	3,262
Variable Agencies	0	0	0	0	0	0	0	0	0	0
Total Other Securities	787	38	136	467	638	811	986	1,162	1,519	1,883
Total Munis	303	291	295	299	301	302	304	306	309	313
Total Corporates	405	256	302	348	371	394	417	440	486	532
Total Securities	**6,075**	**4,260**	**4,661**	**5,303**	**5,703**	**6,081**	**6,321**	**6,570**	**7,045**	**7,528**
Real Estate Adjustable	8,952	4,972	6,229	7,475	8,097	8,731	9,373	10,016	11,275	12,501
Real Estate Fixed	10,156	7,604	8,446	9,324	9,744	10,097	10,382	10,642	11,140	11,630
Total Commercial	1,245	834	968	1,100	1,165	1,228	1,289	1,348	1,461	1,569
Total Consumer	281	200	225	252	266	277	286	293	307	320
Total HELOCs	3,424	1,942	2,405	2,869	3,101	3,338	3,586	3,834	4,330	4,825
Construction Loans	5,517	3,583	4,227	4,857	5,153	5,435	5,714	5,988	6,545	7,100
Loan Loss Reserve	0	0	0	0	0	0	0	0	0	0
Total Loans	**29,576**	**19,135**	**22,500**	**25,877**	**27,524**	**29,107**	**30,630**	**32,122**	**35,058**	**37,944**
Premises and Equipment	0	0	0	0	0	0	0	0	0	0
Cash & Due From	0	0	0	0	0	0	0	0	0	0
Other Assets	0	0	0	0	0	0	0	0	0	0
Total Interest Income	**35,652**	**23,395**	**27,160**	**31,180**	**33,228**	**35,188**	**36,951**	**38,692**	**42,103**	**45,472**
Certificates of Deposit	8,164	5,253	6,184	7,114	7,580	8,045	8,511	8,976	9,907	10,838
Jumbo CDs	1,673	364	624	1,126	1,377	1,628	1,879	2,130	2,632	3,134
Total Time Deposits	**9,837**	**5,617**	**6,808**	**8,241**	**8,957**	**9,673**	**10,390**	**11,106**	**12,539**	**13,971**
Liability Balancing Account	0	0	0	0	0	0	0	0	0	0
NOW Accounts	163	64	100	135	153	171	189	207	242	278
Savings Accounts	2	1	1	1	2	2	3	4	5	7
Money Market Accounts	5,094	3,648	4,204	4,759	5,037	5,315	5,592	5,870	6,426	6,981
Demand Deposits	0	0	0	0	0	0	0	0	0	0
Fed Funds Purchasec	0	0	0	0	0	0	0	0	0	0
Total Non-Maturing Deposits	**5,259**	**3,713**	**4,304**	**4,896**	**5,192**	**5,488**	**5,784**	**6,080**	**6,673**	**7,265**
Fixed FHLB Borrowings	1,031	1,031	1,031	1,031	1,031	1,031	1,031	1,031	1,208	1,302
Repurchase Agreements	1,196	996	1,085	1,174	1,222	1,252	1,316	1,380	1,620	1,806
Trust Preferred	337	89	172	254	295	337	378	419	501	584
Total Borrowings	**2,563**	**2,117**	**2,287**	**2,460**	**2,548**	**2,620**	**2,725**	**2,831**	**3,330**	**3,692**
Other Liabilities	0	0	0	0	0	0	0	0	0	0
Total Interest Expense	**17,659**	**11,446**	**13,400**	**15,596**	**16,697**	**17,781**	**18,899**	**20,017**	**22,541**	**24,928**
Net Interest Income (non-FTE)	**17,993**	**11,948**	**13,761**	**15,584**	**16,531**	**17,407**	**18,052**	**18,675**	**19,562**	**20,544**
Provision for Loan Loss	678	678	678	678	678	678	678	678	678	678
Non Interest Income	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262
Non Interest Expense	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419
Pretax Income	**1,158**	**-4,886**	**-3,074**	**-1,250**	**-304**	**573**	**1,218**	**1,840**	**2,728**	**3,709**
Federal Income Tax	329	-1,723	-1,108	-489	-167	130	349	560	861	1,194
Net Income	**829**	**-3,163**	**-1,966**	**-761**	**-136**	**442**	**869**	**1,280**	**1,866**	**2,515**

Income Comparisons - % Change from Base

Morgan Keegan Risk Management
Sample Institution
As of March 31, 2008

	Down300	Down200	Down100	Down50	Up50	Up100	Up200	Up300
Variable Rate MBS	-13.04%	-29.50%	-16.56%	-8.36%	8.91%	17.79%	36.14%	54.29%
Fixed MBS AFS	-28.49%	-19.34%	-10.44%	-4.13%	2.62%	4.55%	6.75%	8.70%
Fixed Agencies AFS	-15.96%	-11.71%	-7.45%	-3.81%	0.06%	0.61%	1.65%	2.77%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	-95.26%	-83.25%	-42.37%	-21.34%	21.49%	43.27%	87.21%	132.15%
Total Munis	-3.73%	-2.49%	-1.24%	-0.62%	0.56%	1.11%	2.22%	3.33%
Total Corporates	-34.99%	-23.33%	-11.66%	-5.83%	5.83%	11.66%	23.33%	34.99%
Total Securities	**-29.96%**	**-23.36%**	**-12.80%**	**-6.22%**	**3.95%**	**8.03%**	**15.84%**	**23.78%**
Real Estate Adjustable	-43.06%	-28.65%	-14.38%	-7.27%	7.35%	14.72%	29.13%	43.18%
Real Estate Fixed	-24.69%	-16.35%	-7.65%	-3.49%	2.82%	5.40%	10.33%	15.19%
Total Commercial	-32.12%	-21.21%	-10.43%	-5.18%	4.93%	9.74%	18.96%	27.71%
Total Consumer	-27.93%	-18.98%	-9.15%	-4.18%	3.08%	5.87%	10.80%	15.61%
Total HELOCs	-41.82%	-27.95%	-14.07%	-7.11%	7.43%	14.85%	29.71%	44.51%
Construction Loans	-34.07%	-22.23%	-10.65%	-5.19%	5.14%	10.17%	20.42%	30.62%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**-34.26%**	**-22.70%**	**-11.10%**	**-5.44%**	**5.23%**	**10.36%**	**20.45%**	**30.36%**
Premises and Equipment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash & Due From	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Interest Income	**-33.52%**	**-22.81%**	**-11.39%**	**-5.57%**	**5.01%**	**9.96%**	**19.65%**	**29.22%**
Certificates of Deposit	-34.71%	-23.14%	-11.57%	-5.78%	5.78%	11.57%	23.14%	34.71%
Jumbo CDs	-77.65%	-61.65%	-30.83%	-15.41%	15.41%	30.83%	61.65%	92.48%
Total Time Deposits	**-41.94%**	**-29.62%**	**-14.81%**	**-7.41%**	**7.41%**	**14.81%**	**29.62%**	**44.43%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	-62.50%	-41.67%	-20.83%	-10.42%	10.42%	20.83%	41.67%	62.50%
Savings Accounts	-60.00%	-60.00%	-40.00%	-20.00%	30.00%	60.00%	120.00%	180.00%
Money Market Accounts	-31.36%	-20.91%	-10.45%	-5.23%	5.23%	10.45%	20.91%	31.36%
Demand Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**-32.34%**	**-21.57%**	**-10.79%**	**-5.39%**	**5.40%**	**10.80%**	**21.59%**	**32.39%**
Fixed FHLB Borrowings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.20%	26.25%
Repurchase Agreements	-20.44%	-13.39%	-6.23%	-2.45%	5.11%	10.22%	29.33%	44.18%
Trust Preferred	-73.53%	-49.02%	-24.51%	-12.25%	12.25%	24.51%	49.02%	73.53%
Total Borrowings	**-19.21%**	**-12.69%**	**-6.13%**	**-2.75%**	**4.02%**	**8.03%**	**27.08%**	**40.89%**
Other Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Interest Expense	**-35.63%**	**-24.64%**	**-12.29%**	**-6.10%**	**6.29%**	**12.57%**	**26.77%**	**40.19%**
Net Interest Income (non-FTE)	**-31.36%**	**-20.95%**	**-10.47%**	**-5.03%**	**3.71%**	**7.28%**	**12.38%**	**18.02%**
Provision for Loan Loss	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non Interest Income	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non Interest Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pretax Income	-953.43%	-636.85%	-318.37%	-153.06%	112.67%	221.43%	376.41%	547.86%
Federal Income Tax	-1424.80%	-951.71%	-475.77%	-228.72%	168.31%	330.77%	562.14%	818.12%
Net Income	**-814.84%**	**-544.28%**	**-272.09%**	**-130.81%**	**96.31%**	**189.28%**	**321.81%**	**468.39%**

Yield Comparisons

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	MKForecast	Down300	Down200	Down100	Down50	Basecase	Up50	Up100	Up200	Up300
Variable Rate MBS	4.49	3.50	2.83	3.34	3.67	4.00	4.35	4.71	5.44	6.16
Fixed MBS AFS	5.47	3.89	4.37	4.84	5.18	5.39	5.53	5.64	5.75	5.86
Fixed Agencies AFS	5.56	4.71	4.95	5.18	5.39	5.59	5.59	5.62	5.68	5.74
Variable Agencies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Securities	2.34	0.12	0.42	1.42	1.92	2.42	2.91	3.41	4.41	5.41
Total Munis	3.98	3.83	3.88	3.92	3.95	3.97	4.00	4.02	4.06	4.10
Total Corporates	8.80	5.57	6.57	7.57	8.07	8.57	9.07	9.57	10.57	11.57
Total Securities	**4.72**	**3.38**	**3.67**	**4.15**	**4.45**	**4.73**	**4.90**	**5.08**	**5.43**	**5.79**
Real Estate Adjustable	6.59	3.67	4.60	5.51	5.97	6.44	6.91	7.38	8.31	9.21
Real Estate Fixed	7.12	5.36	5.94	6.55	6.84	7.08	7.28	7.46	7.80	8.14
Total Commercial	7.29	4.89	5.67	6.44	6.82	7.19	7.55	7.89	8.55	9.18
Total Consumer	7.22	5.14	5.78	6.47	6.82	7.12	7.34	7.54	7.89	8.23
Total HELOCs	6.45	3.65	4.52	5.39	5.83	6.28	6.74	7.21	8.14	9.07
Construction Loans	6.75	4.39	5.18	5.94	6.31	6.65	6.99	7.32	8.00	8.68
Loan Loss Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Loans	**6.89**	**4.47**	**5.25**	**6.03**	**6.41**	**6.78**	**7.13**	**7.48**	**8.16**	**8.83**
Premises and Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash & Due From	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets	**5.94**	**3.92**	**4.55**	**5.21**	**5.55**	**5.87**	**6.16**	**6.45**	**7.01**	**7.56**
Certificates of Deposit	3.99	2.56	3.02	3.47	3.70	3.93	4.16	4.39	4.85	5.30
Jumbo CDs	2.88	0.76	1.18	2.00	2.41	2.82	3.22	3.63	4.45	5.26
Total Time Deposits	**3.74**	**2.16**	**2.61**	**3.14**	**3.41**	**3.68**	**3.95**	**4.21**	**4.75**	**5.29**
Liability Balancing Account	2.16	0.00	0.25	1.25	1.75	2.25	2.75	3.25	4.25	5.25
NOW Accounts	0.92	0.36	0.56	0.76	0.86	0.96	1.06	1.16	1.36	1.56
Savings Accounts	0.48	0.20	0.20	0.30	0.40	0.50	0.65	0.80	1.10	1.40
Money Market Accounts	2.75	1.97	2.27	2.57	2.72	2.87	3.02	3.17	3.47	3.77
Demand Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased	3.51	0.00	1.00	2.00	2.00	3.96	4.96	4.96	5.96	6.96
Total Non-Maturing Deposits	**2.33**	**1.64**	**1.90**	**2.16**	**2.29**	**2.42**	**2.56**	**2.69**	**2.95**	**3.21**
Fixed FHLB Borrowings	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.83	5.21
Repurchase Agreements	3.65	3.04	3.31	3.59	3.73	3.82	4.02	4.21	4.95	5.51
Trust Preferred	4.08	1.08	2.08	3.08	3.58	4.08	4.58	5.08	6.08	7.08
Total Borrowings	**3.88**	**3.21**	**3.47**	**3.73**	**3.86**	**3.97**	**4.13**	**4.29**	**5.05**	**5.59**
Other Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities	**3.16**	**2.06**	**2.41**	**2.80**	**2.99**	**3.19**	**3.38**	**3.58**	**4.03**	**4.45**
Margin	**2.78**	**1.86**	**2.14**	**2.41**	**2.55**	**2.68**	**2.78**	**2.86**	**2.98**	**3.11**

Yield Comparisons - % Change from Base

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	Down300	Down200	Down100	Down50	Up50	Up100	Up200	Up300
Variable Rate MBS	-12.33%	-29.32%	-16.48%	-8.32%	8.87%	17.73%	36.02%	54.12%
Fixed MBS AFS	-27.92%	-18.96%	-10.28%	-4.06%	2.59%	4.49%	6.65%	8.56%
Fixed Agencies AFS	-15.73%	-11.52%	-7.31%	-3.69%	0.02%	0.55%	1.57%	2.67%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	-94.95%	-82.55%	-41.28%	-20.64%	20.65%	41.31%	82.63%	123.96%
Total Munis	-3.65%	-2.44%	-1.22%	-0.61%	0.55%	1.09%	2.18%	3.27%
Total Corporates	-34.99%	-23.33%	-11.66%	-5.83%	5.83%	11.66%	23.33%	34.99%
Total Securities	**-28.58%**	**-22.33%**	**-12.19%**	**-5.87%**	**3.70%**	**7.55%**	**14.95%**	**22.41%**
Real Estate Adjustable	-42.92%	-28.57%	-14.35%	-7.25%	7.33%	14.69%	29.07%	43.07%
Real Estate Fixed	-24.33%	-16.11%	-7.53%	-3.44%	2.78%	5.32%	10.17%	14.95%
Total Commercial	-32.02%	-21.15%	-10.40%	-5.17%	4.92%	9.72%	18.92%	27.65%
Total Consumer	-27.75%	-18.86%	-9.09%	-4.15%	3.07%	5.84%	10.76%	15.54%
Total HELOCs	-41.84%	-27.96%	-14.08%	-7.11%	7.43%	14.86%	29.72%	44.53%
Construction Loans	-33.94%	-22.15%	-10.61%	-5.18%	5.12%	10.14%	20.35%	30.53%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**-34.12%**	**-22.61%**	**-11.05%**	**-5.42%**	**5.22%**	**10.33%**	**20.39%**	**30.27%**
Premises and Equipment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash & Due From	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Assets	**-33.13%**	**-22.53%**	**-11.24%**	**-5.49%**	**4.95%**	**9.83%**	**19.40%**	**28.84%**
Certificates of Deposit	-34.90%	-23.27%	-11.63%	-5.82%	5.82%	11.63%	23.27%	34.90%
Jumbo CDs	-72.99%	-57.95%	-28.97%	-14.49%	14.49%	28.97%	57.95%	86.92%
Total Time Deposits	**-41.27%**	**-29.15%**	**-14.58%**	**-7.29%**	**7.29%**	**14.58%**	**29.15%**	**43.73%**
Liability Balancing Account	-100.00%	-88.89%	-44.44%	-22.22%	22.22%	44.44%	88.89%	133.33%
NOW Accounts	-62.50%	-41.67%	-20.83%	-10.42%	10.42%	20.83%	41.67%	62.50%
Savings Accounts	-60.00%	-60.00%	-40.00%	-20.00%	30.00%	60.00%	120.00%	180.00%
Money Market Accounts	-31.36%	-20.91%	-10.45%	-5.23%	5.23%	10.45%	20.91%	31.36%
Demand Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fed Funds Purchased	-100.00%	-74.80%	-49.55%	-49.55%	25.25%	25.25%	50.51%	75.76%
Total Non-Maturing Deposits	**-32.33%**	**-21.56%**	**-10.78%**	**-5.39%**	**5.40%**	**10.79%**	**21.59%**	**32.38%**
Fixed FHLB Borrowings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.20%	26.25%
Repurchase Agreements	-20.44%	-13.39%	-6.23%	-2.45%	5.11%	10.22%	29.36%	44.23%
Trust Preferred	-73.53%	-49.02%	-24.51%	-12.25%	12.25%	24.51%	49.02%	73.53%
Total Borrowings	**-19.21%**	**-12.70%**	**-6.13%**	**-2.75%**	**4.02%**	**8.03%**	**27.10%**	**40.92%**
Other Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Liabilities	**-35.27%**	**-24.39%**	**-12.17%**	**-6.04%**	**6.22%**	**12.45%**	**26.49%**	**39.77%**
Margin	**-30.59%**	**-20.33%**	**-10.14%**	**-4.85%**	**3.43%**	**6.72%**	**11.00%**	**15.88%**

Duration Comparisons

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	MKForecast	Down300	Down200	Down100	Down50	Basecase	Up50	Up100	Up200	Up300
Assets										
Variable Rate MBS	7.33	1.77	4.74	5.99	6.41	6.87	7.15	7.45	7.56	7.65
Fixed MBS AFS	5.41	0.77	0.88	1.37	2.10	3.69	4.78	6.92	8.16	8.72
Fixed Agencies AFS	3.24	1.46	1.46	1.46	1.46	2.84	3.06	5.88	9.16	11.77
Variable Agencies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Munis	11.94	5.83	5.83	5.83	5.83	8.63	11.47	12.02	12.12	12.12
Total Corporates	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05
Total Securities	**4.20**	**2.17**	**2.14**	**2.18**	**2.31**	**3.47**	**3.94**	**5.75**	**7.49**	**8.70**
Real Estate Adjustable	0.69	0.32	0.41	0.57	0.62	0.67	0.69	0.70	0.70	0.70
Real Estate Fixed	1.28	0.62	0.65	0.79	0.94	1.13	1.22	1.33	1.35	1.35
Total Commercial	1.07	0.44	0.52	0.71	0.84	0.98	1.04	1.10	1.11	1.11
Total Consumer	2.14	0.73	0.81	1.07	1.36	1.76	1.99	2.28	2.35	2.33
Total HELOCs	5.37	6.33	5.98	5.66	5.51	5.37	5.23	5.09	4.84	4.61
Construction Loans	1.06	0.44	0.50	0.65	0.78	0.93	1.01	1.10	1.11	1.10
Loan Loss Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Loans	**1.64**	**1.29**	**1.29**	**1.38**	**1.45**	**1.55**	**1.59**	**1.63**	**1.60**	**1.57**
Premises and Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash & Due From	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets	**2.03**	**1.38**	**1.38**	**1.45**	**1.53**	**1.83**	**1.95**	**2.34**	**2.62**	**2.78**
Liabilities										
Certificates of Deposit	0.92	0.95	0.94	0.93	0.92	0.92	0.91	0.91	0.90	0.89
Jumbo CDs	0.33	0.35	0.35	0.34	0.33	0.33	0.32	0.32	0.31	0.31
Total Time Deposits	**0.83**	**0.86**	**0.85**	**0.84**	**0.83**	**0.83**	**0.82**	**0.82**	**0.81**	**0.80**
Liability Balancing Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NOW Accounts	1.91	1.95	1.94	1.92	1.92	1.91	1.90	1.89	1.88	1.86
Savings Accounts	1.92	1.96	1.95	1.93	1.92	1.92	1.91	1.90	1.88	1.87
Money Market Accounts	1.89	1.93	1.92	1.90	1.89	1.89	1.88	1.87	1.85	1.84
Demand Deposits	1.92	1.96	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.88
Fed Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Non-Maturing Deposits	**1.89**	**1.93**	**1.92**	**1.91**	**1.90**	**1.89**	**1.88**	**1.87**	**1.86**	**1.84**
Fixed FHLB Borrowings	5.38	5.59	5.52	5.45	5.42	5.38	5.35	5.32	0.75	0.75
Repurchase Agreements	1.70	1.77	1.74	1.72	1.71	1.70	1.69	1.67	0.58	0.58
Trust Preferred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Borrowings	**2.88**	**3.13**	**3.05**	**2.96**	**2.92**	**2.88**	**2.84**	**2.80**	**0.57**	**0.57**
Other Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities	**1.50**	**1.58**	**1.56**	**1.53**	**1.52**	**1.50**	**1.49**	**1.48**	**1.19**	**1.18**

Duration Comparisons - % Change from Base

Morgan Keegan Risk Management
Sample Institution
As of **March 31, 2008**

	Down300	Down200	Down100	Down50	Up50	Up100	Up200	Up300
Assets								
Variable Rate MBS	-74.24%	-31.00%	-12.81%	-6.70%	4.08%	8.44%	10.04%	11.35%
Fixed MBS AFS	-79.13%	-76.15%	-62.87%	-43.09%	29.54%	87.53%	121.14%	136.31%
Fixed Agencies AFS	-48.59%	-48.59%	-48.59%	-48.59%	7.75%	107.04%	222.54%	314.44%
Variable Agencies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Munis	-32.44%	-32.44%	-32.44%	-32.44%	32.91%	39.28%	40.44%	40.44%
Total Corporates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Securities	**-37.36%**	**-38.43%**	**-37.06%**	**-33.31%**	**13.69%**	**65.91%**	**116.09%**	**150.71%**
Real Estate Adjustable	-52.30%	-39.29%	-15.84%	-8.14%	2.07%	4.17%	4.68%	4.24%
Real Estate Fixed	-45.42%	-42.20%	-30.13%	-16.50%	8.22%	17.56%	19.32%	18.97%
Total Commercial	-54.73%	-46.54%	-27.07%	-14.60%	6.00%	12.44%	13.57%	12.96%
Total Consumer	-58.87%	-54.23%	-39.20%	-22.89%	12.96%	29.51%	32.93%	32.28%
Total HELOCs	18.01%	11.51%	5.52%	2.71%	-2.61%	-5.11%	-9.83%	-14.18%
Construction Loans	-52.68%	-46.41%	-30.20%	-16.97%	8.06%	17.28%	18.56%	17.52%
Loan Loss Reserve	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	**-17.10%**	**-16.80%**	**-11.21%**	**-6.29%**	**2.24%**	**4.98%**	**3.50%**	**1.20%**
Premises and Equipment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash & Due From	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Assets	**-24.42%**	**-24.78%**	**-20.92%**	**-16.49%**	**6.72%**	**27.87%**	**43.34%**	**51.64%**
Liabilities								
Certificates of Deposit	3.37%	2.23%	1.11%	0.55%	-0.55%	-1.09%	-2.17%	-3.23%
Jumbo CDs	6.64%	5.13%	2.44%	1.19%	-1.13%	-2.21%	-4.23%	-6.07%
Total Time Deposits	**3.75%**	**2.51%**	**1.24%**	**0.62%**	**-0.61%**	**-1.21%**	**-2.40%**	**-3.55%**
Liability Balancing Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NOW Accounts	2.26%	1.63%	0.81%	0.41%	-0.41%	-0.81%	-1.62%	-2.43%
Savings Accounts	2.08%	1.57%	0.81%	0.41%	-0.44%	-0.87%	-1.74%	-2.60%
Money Market Accounts	2.43%	1.74%	0.87%	0.43%	-0.43%	-0.86%	-1.73%	-2.58%
Demand Deposits	1.89%	1.38%	0.69%	0.35%	-0.35%	-0.69%	-1.38%	-2.07%
Fed Funds Purchased	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Non-Maturing Deposits	**2.39%**	**1.72%**	**0.86%**	**0.43%**	**-0.43%**	**-0.85%**	**-1.70%**	**-2.55%**
Fixed FHLB Borrowings	3.83%	2.54%	1.26%	0.63%	-0.62%	-1.25%	-85.99%	-86.04%
Repurchase Agreements	3.71%	2.42%	1.12%	0.44%	-0.91%	-1.82%	-65.73%	-65.98%
Trust Preferred	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Borrowings	**8.71%**	**5.72%**	**2.81%**	**1.38%**	**-1.41%**	**-2.80%**	**-80.08%**	**-80.20%**
Other Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Liabilities	**5.14%**	**3.47%**	**1.70%**	**0.83%**	**-0.85%**	**-1.70%**	**-20.99%**	**-21.84%**

EXECUTIVE SUMMARY - ALL SHOCKED ENVIRONMENTS

Morgan Keegan Risk Management
Sample Institution
March 31, 2008

	MKForecast	Down300	Down200	Down100	Down50	Basecase	Up50	Up100	Up200	Up300
Yield on Earning Assets	6.33	4.18	4.84	5.55	5.91	6.25	6.56	6.87	7.46	8.05
Cost of Paying Liabilities	3.18	2.07	2.42	2.81	3.01	3.20	3.40	3.60	4.05	4.47
Interest Spread	3.15	2.11	2.42	2.74	2.90	3.05	3.16	3.27	3.41	3.58
Net Interest Spread	2.78	1.86	2.14	2.41	2.55	2.68	2.78	2.86	2.98	3.11
Return on Assets	**0.15**	**-0.56**	**-0.35**	**-0.14**	**-0.02**	**0.08**	**0.15**	**0.23**	**0.33**	**0.45**
Return on Equity	**2.04**	**-7.80**	**-4.85**	**-1.88**	**-0.34**	**1.09**	**2.14**	**3.16**	**4.60**	**6.20**
Total Average Assets	599,887	597,952	598,551	599,162	599,485	599,773	600,002	600,232	600,604	600,989
Total Average Earning Assets	563,281	561,347	561,945	562,557	562,879	563,167	563,397	563,626	563,998	564,383
Total Average Liabilities	559,130	559,130	559,130	559,130	559,130	559,130	559,130	559,130	559,130	559,130
Total Average Paying Liabilities	556,326	556,326	556,326	556,326	556,326	556,326	556,326	556,326	556,326	556,326
Total Average Equity	40,756	38,822	39,420	40,032	40,354	40,643	40,872	41,101	41,474	41,859
Total Average Liab & Equity	599,887	597,952	598,551	599,162	599,485	599,773	600,002	600,232	600,604	600,989
Total Ending Assets	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984
Total Ending Earning Assets	529,160	529,160	529,160	529,160	529,160	529,160	529,160	529,160	529,160	529,160
Total Ending Liabilities	523,423	523,423	523,423	523,423	523,423	523,423	523,423	523,423	523,423	523,423
Total Ending Paying Liabilities	520,970	520,970	520,970	520,970	520,970	520,970	520,970	520,970	520,970	520,970
Total Ending Equity	40,561	40,561	40,561	40,561	40,561	40,561	40,561	40,561	40,561	40,561
Total Ending Liab & Equity	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984	563,984
Interest Income	35,652	23,395	27,160	31,180	33,228	35,188	36,951	38,692	42,103	45,472
Interest Expense	17,659	11,446	13,400	15,596	16,697	17,781	18,899	20,017	22,541	24,928
Net Interest Income	17,993	11,948	13,761	15,584	16,531	17,407	18,052	18,675	19,562	20,544
Total Other Income	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262
Provision For Loan Loss	678	678	678	678	678	678	678	678	678	678
Total Other Expense	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419	17,419
Pre - Tax Income	1,158	-4,886	-3,074	-1,250	-304	573	1,218	1,840	2,728	3,709
Net Taxes	329	-1,723	-1,108	-489	-167	130	349	560	861	1,194
Net Income	**$829**	**($3,163)**	**($1,966)**	**($761)**	**($136)**	**$442**	**$869**	**$1,280**	**$1,866**	**$2,515**
Economic Value Assets	564,644	576,069	573,007	570,171	568,916	566,077	565,125	561,528	552,407	543,969
Economic Value Liabilities	524,794	544,479	538,465	531,489	528,077	524,794	521,422	518,106	514,480	509,496
Economic Value of Equity	**$39,850**	**$31,590**	**$34,542**	**$38,682**	**$40,839**	**$41,283**	**$43,703**	**$43,422**	**$37,928**	**$34,473**
Macaulay Duration Assets	2.03	1.38	1.38	1.45	1.53	1.83	1.95	2.34	2.62	2.78
Macaulay Duration Liabilities	1.50	1.58	1.56	1.53	1.52	1.50	1.49	1.48	1.19	1.18