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This brochure provides you with an overview of the reporting you will receive as well as individual samples of certain reports under each section. By reviewing the samples, you will find Reportfolio easier to read, easier to use and more flexible than any other report.

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Executive Summary Reports

You'll Receive:

Par Value Distribution Summaries

Book Value Distribution Summaries

Market Value Distribution Summaries

Portfolio Inventory Summary by Security Type

FAS-115 Summary Report:

- Inventory Totals Report

Portfolio Inventory Summaries:

- Held to Maturity
- Available for Sale
- Trading

Par Value Average Life Distribution
Summary Report

Reportfolio		Executive Summary					Section I-A	Page: 1
Sample Portfolio		PAR VALUE AVERAGE LIFE DISTRIBUTION SUMMARY						
Group Description	3 Months or Less	Over 3 Months Through 1 Year	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years	Total Par Value	Percent of Total	
Agency Notes/Bonds - FR	\$2,000,000.00	\$4,000,000.00	\$9,000,000.00	\$0.00	\$0.00	\$15,000,000.00	16.093	
Avg. Yield	6.695	7.734	7.026	0.000	0.000	7.171		
CMOs - Fixed Rate	\$1,913,847.60	\$1,221,606.05	\$2,055,002.43	\$2,000,000.00	\$0.00	\$7,190,456.08	7.714	
Avg. Yield	11.965	8.806	6.687	7.894	0.000	8.788		
Corporate Bonds - Fixed Rate	\$0.00	\$0.00	\$5,500,000.00	\$1,500,000.00	\$0.00	\$7,000,000.00	7.510	
Avg. Yield	0.000	0.000	6.802	7.324	0.000	6.914		
MBS - Fixed Rate	\$0.00	\$0.00	\$14,191,563.53	\$6,532,005.81	\$1,048,319.17	\$21,771,888.51	23.388	
Avg. Yield	0.000	0.000	8.082	7.230	6.518	7.751		
MBS - Variable Rate	\$0.00	\$2,588,779.70	\$9,930,761.87	\$2,541,043.77	\$1,004,879.31	\$16,065,464.65	17.236	
Avg. Yield	0.000	7.786	6.914	7.292	5.593	7.032		
Muni Tax Exempt - Fixed Rate	\$0.00	\$1,000,000.00	\$10,000,000.00	\$8,000,000.00	\$0.00	\$19,000,000.00	20.385	
Avg. Yield	0.000	5.744	5.058	5.268	0.000	5.183		
SBA Loan Pools - Variable Rate	\$0.00	\$0.00	\$1,164,872.85	\$0.00	\$0.00	\$1,164,872.85	1.250	
Avg. Yield	0.000	0.000	6.401	0.000	0.000	6.401		
US Treasury Notes & Bonds	\$0.00	\$1,500,000.00	\$2,500,000.00	\$1,000,000.00	\$0.00	\$5,000,000.00	5.364	
Avg. Yield	0.000	6.625	6.418	6.707	0.000	6.538		
ValuNotes - FR	\$0.00	\$1,015,364.08	\$0.00	\$0.00	\$0.00	\$1,015,364.08	1.089	
Avg. Yield	0.000	11.637	0.000	0.000	0.000	11.637		
Total Par Value	\$3,913,847.60	\$11,325,749.83	\$54,342,200.68	\$21,573,049.58	\$2,053,198.48	\$93,208,046.17		
Avg. Yield	9.272	7.889	6.842	6.553	6.065	6.988		
Percent of Total	4.199	12.151	58.302	23.145	2.203			

BULLETS purchased at a premium, average life is based on the call date.
 BULLETS purchased at a discount, average life is based on the final maturity date.
 MBS and CMO average lives are based on the 3 month speed.

Reportfolio

Sample Portfolio

Executive Summary
Portfolio Inventory Summary By Security Type

Section I-B

Page: 1

Cusip	Orig Face	Description	Coupon	Maturity	Current Par	Book Yield	Avg. Life	Mod Dur	Book Value	Market Value	Gain(Loss)	Mkt Pk	Pricing Source
9128272E1	1,500,000	U.S. Treasury Bond	6.125	12/31/2001	1,500,000.00	6.625	0.504	0.492	\$1,496,446.96	\$1,520,211.00	\$23,764.04	101.347	Bridge/EJV
9128276H0	1,000,000	U.S. Treasury Note	6.250	07/31/2002	1,000,000.00	5.951	1.085	1.022	\$1,002,956.59	\$1,026,151.00	\$23,194.41	102.615	Bridge/EJV
9128275M0	1,500,000	U.S. Treasury Note	6.000	08/15/2004	1,500,000.00	6.729	3.129	2.780	\$1,470,670.87	\$1,562,209.50	\$91,538.63	104.147	Bridge/EJV
9128275G3	1,000,000	U.S. Treasury Note	5.500	05/15/2009	1,000,000.00	6.707	7.879	6.304	\$929,633.71	\$1,018,148.00	\$88,514.29	101.815	Bridge/EJV
<u>4</u>	<u>\$5,000,000</u>	<u>US Treasury Notes & Bonds</u>			<u>\$5,000,000.00</u>	<u>6.538</u>	<u>2.883</u>	<u>2.447</u>	<u>\$4,899,708.13</u>	<u>\$5,126,719.50</u>	<u>\$227,011.37</u>		
31289VN46	4,118,055	FNMA Pool #N98511	6.500	08/01/2006	3,120,922.47	7.687	2.329	2.054	\$3,045,110.02	\$3,162,861.43	\$117,751.41	101.344	Bridge/EJV
31377PMG6	1,000,000	FNMA Pool #382969	7.047	12/01/2007	995,793.56	6.319	6.262	5.090	\$1,032,705.73	\$1,010,730.46	(\$21,975.27)	101.500	MK Trading Desk
31365DN92	21,711,827	FNMA Pool #124716	8.000	03/01/2013	2,261,691.27	7.646	2.082	1.829	\$2,269,179.44	\$2,363,146.22	\$93,966.78	104.486	Bridge/EJV
31382PH91	2,355,000	FNMA Pool #488156	6.500	03/01/2014	1,970,143.76	6.175	6.250	4.919	\$2,000,721.66	\$1,988,613.86	(\$12,107.80)	100.938	Bridge/EJV
36208DB46	4,000,000	GNMA I Pool #447459	7.000	03/15/2027	2,427,887.16	6.542	4.647	3.627	\$2,468,287.79	\$2,468,100.26	(\$18,187.53)	101.656	Bridge/EJV
31379L4Y4	1,099,213	FNMA Pool #423039	5.000	03/01/2028	1,048,319.17	6.518	16.404	9.819	\$902,965.48	\$973,290.97	\$70,325.49	92.843	Merrill Lynch
31380WEG5	4,534,709	FNMA Pool # 452035	5.500	11/01/2028	3,566,068.49	8.067	7.699	5.061	\$3,119,781.68	\$3,358,790.76	\$239,009.08	94.188	Bridge/EJV
36202DEL1	6,015,389	GNMA II Pool #002839	7.500	11/20/2029	4,479,457.46	9.314	1.633	1.434	\$4,357,095.11	\$4,584,446.98	\$227,351.87	102.344	Bridge/EJV
36202DFH9	3,000,000	GNMA II Pool #002868	8.000	01/20/2030	1,901,605.17	8.318	1.264	1.154	\$1,889,751.71	\$1,966,379.55	\$76,627.84	103.406	Bridge/EJV
<u>9</u>	<u>\$47,834,193</u>	<u>MBS - Fixed Rate</u>			<u>\$21,771,888.51</u>	<u>7.751</u>	<u>4.418</u>	<u>3.264</u>	<u>\$21,086,598.62</u>	<u>\$21,876,360.49</u>	<u>\$789,761.87</u>		
31288VXC8	10,858,710	FHLMC Pool #846075	7.610	07/01/2022	2,467,963.24	6.809	2.968	2.527	\$2,512,932.69	\$2,504,864.23	(\$8,068.46)	101.495	Bridge/EJV
36225CC61	4,906,407	GNMA II Pool #80092	7.750	07/20/2027	1,515,771.77	7.227	1.241	1.148	\$1,520,510.64	\$1,542,090.12	\$21,579.48	101.736	Bridge/EJV
31378VJR2	4,077,726	FNMA Pool #409872	6.442	05/01/2028	2,327,460.13	7.076	3.441	2.809	\$2,282,268.32	\$2,332,482.79	\$50,214.47	100.216	Bridge/EJV
36225CGG5	4,316,640	GNMA II Pool #80198	7.375	05/20/2028	1,476,892.72	7.071	1.160	1.080	\$1,477,629.03	\$1,496,851.45	\$19,222.42	101.351	Bridge/EJV
31384DFS6	3,768,650	FNMA Pool #520477	7.652	10/01/2029	911,881.46	7.916	0.731	0.698	\$906,480.62	\$924,119.82	\$17,639.20	101.342	Bridge/EJV
36225CME3	3,003,775	GNMA II Pool #080356	7.500	12/20/2029	1,676,898.24	7.716	0.922	0.868	\$1,668,925.48	\$1,706,946.58	\$38,021.10	101.792	Bridge/EJV
31384EWK2	3,000,000	FNMA Pool #521850	6.808	01/01/2030	2,541,043.77	7.292	8.627	5.612	\$2,475,919.60	\$2,603,802.47	\$127,882.87	102.470	Bridge/EJV
36225CMP8	3,000,000	GNMA II Pool # 80365	6.250	01/20/2030	2,142,674.01	6.532	1.360	1.259	\$2,130,393.91	\$2,166,509.12	\$36,115.21	101.112	Bridge/EJV
36225CMJ2	1,041,358	GNMA II Pool # 80360	5.000	01/20/2030	1,004,879.31	5.593	11.159	7.497	\$962,709.93	\$1,004,711.50	\$42,001.57	99.983	Bridge/EJV
<u>9</u>	<u>\$37,973,267</u>	<u>MBS - Variable Rate</u>			<u>\$16,065,464.65</u>	<u>7.032</u>	<u>3.560</u>	<u>2.657</u>	<u>\$15,937,770.22</u>	<u>\$16,282,378.08</u>	<u>\$344,607.86</u>		
621724AD5	1,000,000	MOUNT JUDEA SCH DIST NO	4.800	02/01/2003	1,000,000.00	4.797	1.592	1.496	\$1,000,000.00	\$1,027,120.00	\$27,120.00	102.712	Muller Data
983064HG4	2,000,000	WYLIE TX PUB PPTY FIN C.O.	4.900	02/15/2004	2,000,000.00	4.898	2.630	2.412	\$2,000,000.00	\$2,066,600.00	\$66,600.00	103.330	Muller Data
101039/EL7	2,000,000	AL PRIVATE COLLEGES & UNI	5.000	03/01/2005	2,000,000.00	4.999	3.671	3.294	\$2,000,000.00	\$2,093,840.00	\$93,840.00	104.692	Muller Data
958370AF5	2,000,000	WESTERN IL UNIV REV S CTF	5.050	02/01/2006	2,000,000.00	5.048	1.592	1.485	\$2,000,000.00	\$2,034,560.00	\$34,560.00	101.728	Muller Data
240790AN5	2,000,000	DE KALB IL PK DIST	5.100	02/01/2007	2,000,000.00	5.098	5.595	4.760	\$2,000,000.00	\$2,108,040.00	\$108,040.00	105.402	Muller Data
580798FQ4	2,000,000	MC HENRY & LAKE CNTYS IL	5.150	02/01/2008	2,000,000.00	5.149	6.595	5.474	\$2,000,000.00	\$2,115,580.00	\$115,580.00	105.779	Muller Data
580798ER3	2,000,000	MC HENRY & LAKE CNTYS IL	5.200	02/01/2009	2,000,000.00	5.199	1.592	1.480	\$2,000,000.00	\$2,027,940.00	\$27,940.00	101.397	Muller Data
267001006	2,000,000	TOWN OF DUDSON	5.250	02/01/2010	2,000,000.00	5.249	8.597	6.654	\$2,000,000.00	\$1,944,206.44	(\$55,793.56)	97.210	
338484AR9	1,000,000	FLAMBEAU SCH DIST WI	5.350	03/01/2012	1,000,000.00	5.349	6.674	5.505	\$1,000,000.00	\$1,046,750.00	\$46,750.00	104.675	Muller Data
568598KR6	1,000,000	MARION AR SCH DIST NO 3 C	5.500	02/01/2015	1,000,000.00	5.499	3.090	2.756	\$1,000,000.00	\$1,022,560.00	\$22,560.00	102.256	Muller Data
939741NF7	1,000,000	WASHINGTON ST	5.750	02/01/2017	1,000,000.00	5.744	0.592	0.565	\$1,000,000.00	\$1,017,720.00	\$17,720.00	101.772	Muller Data

Portfolio Inventory Summary
by Security Type

Regulatory Reports

You'll Receive:

For Banks:

- Schedule RC-B: Securities
- Schedule RC-R: Risk-based Capital
- Schedule RC-B: Verification

For Credit Unions:

- Form 5300: Page 6
- Form 5300: Verification
- Regulation 703 Reports

For Savings & Loans:

- Schedule CMR: Fixed Rate MBS
- Schedule CMR: Adjustable Rate MBS
- Schedule CMR: Verification

Schedule RC-B:
Securities

Reportfolio		Regulatory Report
Sample Portfolio		SCHEDULE RC-B MEMORANDA
FDIC Certificate Number:		Section II-A Page: 1
1. Pledged Securities (1)		\$3,951,530
2. Maturity and repricing data for debt securities (1,2) (excluding those in nonaccrual status):		
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,4)		
(1) Three months or less		\$3,250,891
(2) Over three months through 12 months		\$2,520,211
(3) Over one year through three years		\$11,785,274
(4) Over three years through five years		\$11,734,847
(5) Over five years through 15 years		\$18,697,466
(6) Over 15 years		\$1,000,000
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,5)		
(1) Three months or less		\$5,930,547
(2) Over three months through 12 months		\$5,415,546
(3) Over one year through three years		\$2,332,483
(4) Over three years through five years		\$2,603,802
(5) Over five years through 15 years		\$8,525,352
(6) Over 15 years		\$13,351,009
c. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)		
(1) Three years or less		\$4,219,107
(2) Over three years		\$2,979,785
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		\$4,527,375
3. Amortized Cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		\$0
4. Structured Notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2,3,5, and 6):		
a. Amortized Cost		\$987,464
b. Fair Value		\$1,056,015

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
(4) Sum of Memorandum items 2.a. (1) through 2.a. (6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a. that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(5) Sum of Memorandum items 2.b. (1) through 2.b. (6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(6) Sum of Memorandum items 2.c. (1) through 2.c. (6) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Reportfolio

Sample Portfolio

Regulatory Reports
 SCHEDULE RC-B MEMORANDA VERIFICATION
 Lines 2a1-2c2

Section II-C Page: 1

Cusip	Description	F/V	Stated Maturity	Final Mty/ Next Reset	FAS 115	Held to Maturity Amort Cost	Available for Sale Fair Value	Amort Cost	Fair Value
83164FVM3	SBA Pool #505120	V	03/25/2014	07/01/2001	AFS	\$0	\$461,536	\$456,654	\$461,536
83164FVR2	SBA Pool #505124	V	02/15/2010	07/01/2001	AFS	\$0	\$356,293	\$352,294	\$356,293
83164FRT3	SBA Pool #504998	V	05/25/2014	08/01/2001	AFS	\$0	\$370,348	\$367,287	\$370,348
31364CHN1	FNMA Bullet	F	08/01/2001	08/01/2001	AFS	\$0	\$2,007,164	\$1,999,945	\$2,007,164
83164FUM4	SBA Pool #505088	V	09/25/2009	08/01/2001	AFS	\$0	\$55,550	\$55,130	\$55,550
<u>Records printed: 5</u>		<u>Sub Total for line 2a1</u>		<u>\$3,250,891</u>					
9128272E1	U.S. Treasury Bond	F	12/31/2001	12/31/2001	AFS	\$0	\$1,520,211	\$1,496,447	\$1,520,211
939741NF7	WASHINGTON ST	F	02/01/2017	02/01/2002	HTM	\$1,000,000	\$0	\$1,000,000	\$1,017,720
<u>Records printed: 2</u>		<u>Sub Total for line 2a2</u>		<u>\$2,520,211</u>					
9128276H0	U.S. Treasury Note	F	07/31/2002	07/31/2002	AFS	\$0	\$1,026,151	\$1,002,957	\$1,026,151
893502CY8	TRANSAMERICA FIN CORP	F	08/15/2002	08/15/2002	AFS	\$0	\$513,952	\$510,937	\$513,952
880591DE9	TENN VALLEY AUTH	F	09/24/2002	09/24/2002	AFS	\$0	\$2,045,850	\$1,976,117	\$2,045,850
031678AE5	BP Amoco p.l.c.	F	12/01/2002	12/01/2002	AFS	\$0	\$518,168	\$500,227	\$518,168
621724AD5	MOUNT JUDEA SCH DIST NO 8 AR	F	02/01/2003	02/01/2003	HTM	\$1,000,000	\$0	\$1,000,000	\$1,027,120
3454016K4	FORD MOTOR CREDIT	F	07/21/2003	07/21/2003	AFS	\$0	\$1,535,070	\$1,499,105	\$1,535,070
3133MABA6	FHLB BULLET	F	11/14/2003	11/14/2003	AFS	\$0	\$2,085,458	\$1,967,217	\$2,085,458
983064HG4	WYLIE TX PUB PPTY FIN C.O. B/Q	F	02/15/2004	02/15/2004	HTM	\$2,000,000	\$0	\$2,000,000	\$2,066,600
066050CC7	Bank of Amer Corp	F	06/15/2004	06/15/2004	AFS	\$0	\$1,060,626	\$1,000,538	\$1,060,626
<u>Records printed: 9</u>		<u>Sub Total for line 2a3</u>		<u>\$11,785,274</u>					
9128275M0	U.S. Treasury Note	F	08/15/2004	08/15/2004	AFS	\$0	\$1,562,210	\$1,470,671	\$1,562,210
3133MABT5	FHLB BULLET	F	11/15/2004	11/15/2004	AFS	\$0	\$2,085,012	\$1,942,936	\$2,085,012
3133MASL4	FHLB One-Time Call	F	02/25/2005	02/25/2005	AFS	\$0	\$2,045,732	\$2,000,000	\$2,045,732
010397EL7	AL PRIVATE COLLEGES & UNIVS FACS AUTH REV	F	03/01/2005	03/01/2005	HTM	\$2,000,000	\$0	\$2,000,000	\$2,093,840
001957AS8	AT&T Corp	F	05/15/2005	05/15/2005	AFS	\$0	\$1,027,410	\$984,668	\$1,027,410
370425RT9	GMAC	F	01/15/2006	01/15/2006	AFS	\$0	\$512,411	\$499,971	\$512,411
958370AF5	WESTERN IL UNIV REVS CTF5	F	02/01/2006	02/01/2006	HTM	\$2,000,000	\$0	\$2,000,000	\$2,034,560
882508AH7	TEXAS INSTRUMENT	F	02/01/2006	02/01/2006	AFS	\$0	\$502,073	\$501,420	\$502,073
<u>Records printed: 9</u>		<u>Sub Total for line 2a4</u>		<u>\$11,734,847</u>					
240790AN5	DE KALB IL PK DIST	F	02/01/2007	02/01/2007	HTM	\$2,000,000	\$0	\$2,000,000	\$2,108,040
3133MASC4	FHLB Callable	F	02/15/2007	02/15/2007	AFS	\$0	\$2,047,616	\$1,989,293	\$2,047,616
209111CV3	CON EDISON	F	12/01/2007	12/01/2007	AFS	\$0	\$492,849	\$501,216	\$492,849
580798FQ4	MC HENRY & LAKE CNTYS IL CMNTY CONS SCH DIST	F	02/01/2008	02/01/2008	HTM	\$2,000,000	\$0	\$2,000,000	\$2,115,580
3134A2BP2	FHLMC One-Time Call	F	03/18/2008	03/18/2008	AFS	\$0	\$2,017,014	\$2,000,000	\$2,017,014

Schedule RC-B:
 Verification

Inventory Detail

You'll Receive:

Total Inventory Report by Security Group

Inventory Report (Detail)

- Up to Six Rows of Information on Each Security
- Indicative and Performance Data by Security

Reportfolio		Inventory Report									
Sample Portfolio		TOTAL INVENTORY REPORT									
		By Security Group									
		Section III-A Page: 1									
No.	% of Total	RCR% Capital Req	Par Value	Group Description	WAC	WAL	Dur	Yield TEY	Book Value	Market Value	Appr/ (Depr)
4	5.36%	0 % \$0.00	\$5,000,000.00	US Treasury Notes & Bonds	5.987	2.883	2.447	6.538 6.538	\$4,899,708.13	\$5,126,719.50	\$227,011.37
9	23.36%	12 % \$207,407.02	\$21,771,888.51	MBS - Fixed Rate	6.837	4.418	3.264	7.751 7.751	\$21,086,598.62	\$21,876,360.49	\$789,761.87
9	17.24%	10 % \$131,973.58	\$16,065,464.65	MBS - Variable Rate	6.952	3.560	2.657	7.032 7.032	\$15,937,770.22	\$16,282,378.08	\$344,607.86
12	20.38%	23 % \$352,000.00	\$19,000,000.00	Muni Tax Exempt - Fixed Rate	5.184	4.259	3.583	5.183 7.492	\$19,000,000.00	\$19,564,556.44	\$564,556.44
9	7.51%	100 % \$560,000.00	\$7,000,000.00	Corporate Bonds - Fixed Rate	6.798	3.683	3.104	6.914 6.914	\$6,927,821.04	\$7,156,793.00	\$228,971.96
1	1.09%	20 % \$16,245.83	\$1,015,364.08	ValuNotes - FR	6.792	0.609	0.578	11.637 11.637	\$987,464.32	\$1,056,015.20	\$68,550.88
8	16.09%	20 % \$240,000.00	\$15,000,000.00	Agency Notes/Bonds - FR	6.769	1.586	1.436	7.171 7.171	\$14,875,506.87	\$15,405,434.00	\$529,927.13
5	7.71%	20 % \$115,047.30	\$7,190,456.08	CMOs - Fixed Rate	6.668	3.604	2.742	8.788 8.788	\$6,924,932.83	\$7,198,892.32	\$273,959.49
4	1.25%	0 % \$0.00	\$1,164,872.85	SBA Loan Pools - Variable Rate	8.397	4.026	3.339	6.401 6.401	\$1,231,364.74	\$1,243,727.21	\$12,362.47
61	100.00%	22 % \$1,622,673.72	\$93,208,046.17	Total Portfolio	6.466	3.535	2.806	6.988 7.458	\$91,871,166.77	\$94,910,876.24	\$3,039,709.47

Indicative & Performance Data
by Security Group

Reportfolio

Sample Portfolio

Inventory Report
CMOs - Fixed Rate

Section III-B Page: 2

Cusip	Description	Type	Coupon	Original Face	Pur Date	Book Price	Mkt Prc	CPR		CPR		CPR		Book Value
								Yld	Yld	Yld	Yld	Yld	Yld	
Intent	Maturity	Risk Factor	WAC	Purchase Face	Pur Price	Beg Bk Prc		Dur	Dur	Dur	Dur	Dur	Market Value	
Pledged %	Issued	Capital Req		Current Face		Book Yld		1st Pay	1st Pay	1st Pay	1st Pay	Appr/ (Depr)	Acct To:	
		Reset Freq		Current Factor				Last Pay	Last Pay	Last Pay	Last Pay			
3133TDZL3	FHR 2056 VB	AD	6.000	\$2,000,000.00	01/31/2000	88.280	95.283	1M 9	3M 9	1Y 7	IS 5		\$1,765,609.62	
AFS	01/15/2012	20 %	6.740	\$2,000,000.00	87.034	88.206		7.89	7.89	7.89	7.894		\$1,905,666.00	
0.00%	05/01/1998	\$32,000		\$2,000,000.00		7.894		6.63	6.63	6.63	6.635		\$140,056.38	
		Monthly		1.000000000				9.20	9.20	9.20	9.201	3 Month CPR:	9	
								03/15/2009	03/15/2009	03/15/2009	03/15/2009			
								01/15/2012	01/15/2012	01/15/2012	01/15/2012			
Mkt Price Source: Bridge/EJV														
1 Sub Total FHLMC				6.000		\$2,000,000.00							\$1,765,609.62	
				20 %		\$2,000,000.00							\$1,905,666.00	
		\$32,000				\$2,000,000.00							\$140,056.38	
3837H3UM7	GNR 1999-47 AD	SEQ	7.000	\$2,000,000.00	01/31/2000	99.170	101.544	1M 47	3M 47	1Y 23	IS 17		\$1,897,956.24	
AFS	09/20/2020	20 %	8.270	\$2,000,000.00	97.690	98.797		11.91	11.97	12.96	13.216		\$1,943,405.06	
0.00%	12/01/1999	\$30,622		\$1,913,847.60		11.965		0.17	0.17	0.35	0.488		\$45,448.82	
		Monthly		0.956923800				0.18	0.18	0.39	0.541	3 Month CPR:	47	
								07/20/2001	07/20/2001	07/20/2001	07/20/2001			
								10/20/2001	10/20/2001	04/20/2002	07/20/2002			
Mkt Price Source: Bridge/EJV														
3837H05B5	GNR 1997-18 E	SEQ	6.900	\$3,382,217.19	01/31/2000	98.327	102.250	1M 25	3M 24	1Y 15	IS 13		\$1,201,173.19	
AFS	02/20/2023	20 %	7.730	\$2,000,000.00	97.781	98.257		8.89	8.81	8.72	8.792		\$1,249,092.19	
0.00%	11/01/1997	\$19,546		\$1,221,606.05		8.806		0.73	0.76	1.18	1.375		\$47,919.00	
		Monthly		0.361184980				0.79	0.83	1.31	1.549	3 Month CPR:	24	
								07/20/2001	07/20/2001	07/20/2001	07/20/2001			
								02/20/2003	03/20/2003	04/20/2004	10/20/2004			
Mkt Price Source: Merrill Lynch														
2 Sub Total GNMA				6.961		\$5,382,217.19							\$3,099,129.43	
				20 %		\$4,000,000.00							\$3,192,497.25	
		\$50,167				\$3,135,453.65							\$93,367.82	

CPR Codes: 1M = 1 Month, 3M = 3 Months, 6M = 6 Months, 1Y = 1 Year, IS = Since issue.
 ** If no data is shown, your portfolio contains no CMO securities.

Indicative & Performance Data
by Security Type

Accounting Reports

You'll Receive:

Total Book Value Report by Security Group (Summary)

FAS-115 Total Book Value Report (Summary)

Book Value Reconciliation (Detail by Security Group)

Total Accrued Interest Report by Security Group

FAS-115 Total Accrued Interest (Summary)

Accrued Interest Reconciliation
(Detail by Security Group)

Cashflow Reconciliation

Next Month Cashflow Reconciliation

General Ledger Reports

Total Book Value Report
by Security Group

Reportfolio Sample Portfolio		Accounting Report TOTAL BOOK VALUE REPORT By Security Group				Section IV-A Page: 1
No.	Group Description	<u>05/31/2001</u> Book Value Par Value	Purchases(+) Sales(-) Calls(-) Profit/(Loss) on Sale	Prin Reduction(-) Prin Receivable(-) Prin Paydown(-) Matured(-)	Accretion(+) Amortization(-) Remain Accr Remain Amort To Date Accr To Date Amort	<u>06/30/2001</u> Book Value Par Value
4	US Treasury Notes & Bonds	\$4,897,844.82 \$5,000,000.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$2,087.86 (\$224.55) \$103,248.46 (\$2,956.59) \$35,063.09 (\$2,043.41)	\$4,899,708.13 \$5,000,000.00
9	MBS - Fixed Rate	\$21,609,847.09 \$22,310,685.87	\$0.00 \$0.00 \$0.00 \$0.00	\$538,797.36 \$0.00 \$538,797.36 \$0.00	\$17,511.70 (\$1,962.81) \$801,668.76 (\$116,378.87) \$196,036.74 (\$9,853.07)	\$21,086,598.62 \$21,771,888.51
9	MBS - Variable Rate	\$16,646,235.52 \$16,778,237.58	\$0.00 \$0.00 \$0.00 \$0.00	\$712,772.94 \$40,691.93 \$816,723.37 \$0.00	\$5,653.32 (\$1,345.68) \$178,139.06 (\$50,444.63) \$83,413.76 (\$30,383.43)	\$15,937,770.22 \$16,065,464.65
12	Muni Tax Exempt - Fixed Rate	\$19,000,000.00 \$19,000,000.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$19,000,000.00 \$19,000,000.00
9	Corporate Bonds - Fixed Rate	\$6,927,474.10 \$7,000,000.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$1,229.24 (\$882.30) \$86,517.83 (\$14,338.87) \$20,430.67 (\$2,416.58)	\$6,927,821.04 \$7,000,000.00

Reportfolio

Sample Portfolio

Accounting Report
Book Value Reconciliation
Agency Notes/Bonds - FR

Section IV-D Page: 6

Cusip Freq	Description Maturity Call Date Settlement	Call Px	Coupon Purch Price	Intent	06/31/2001			06/30/2001			Accounting Method
					Book Value Par Value Book Price	Purchases(+) Sales(-) Profit/(Loss) Sale	Prin Pdwn(-) Calls(-) Matured(-)	Accret/(Amort) Amount To Date Remain Acct/(Amort)	Book Value Par Value Book Price		
31364CHN1	FNMA Bullet				\$1,999,889.28	\$0.00	\$0.00	\$55.36	\$1,999,944.64		Straight Line To
Semi	08/01/2001		6.8700		\$2,000,000.00	\$0.00	\$0.00	\$830.44	\$2,000,000.00		Maty 08/01/2001
	01/31/2000		99.95571	AFS	99.99446	\$0.00	\$0.00	\$55.36	99.99723		
880591DE9	TENN VALLEY AUTH				\$1,974,499.31	\$0.00	\$0.00	\$1,617.38	\$1,976,116.69		Straight Line To
Semi	09/24/2002		6.0000		\$2,000,000.00	\$0.00	\$0.00	\$27,388.89	\$2,000,000.00		Maty 09/24/2002
	01/31/2000		97.43639	AFS	98.72496	\$0.00	\$0.00	\$23,883.31	98.80583		
3133MABA6	FHLB BULLET				\$1,966,063.80	\$0.00	\$0.00	\$1,152.98	\$1,967,216.78		Straight Line To
Semi	11/14/2003		6.3750		\$2,000,000.00	\$0.00	\$0.00	\$19,363.98	\$2,000,000.00		Maty 11/14/2003
	01/31/2000		97.39264	AFS	98.30318	\$0.00	\$0.00	\$32,783.22	98.36083		
3133MABT5	FHLB BULLET				\$1,941,526.02	\$0.00	\$0.00	\$1,410.14	\$1,942,936.16		Straight Line To
Semi	11/15/2004		6.2500		\$2,000,000.00	\$0.00	\$0.00	\$23,572.76	\$2,000,000.00		Maty 11/15/2004
	01/31/2000		95.96817	AFS	97.07630	\$0.00	\$0.00	\$57,063.84	97.14680		
3133MASL4	FHLB One-Time Call				\$2,000,000.00	\$0.00	\$0.00	\$0.00	\$2,000,000.00		Straight Line To
Semi	02/25/2005	02/25/2002	7.5000		\$2,000,000.00	\$0.00	\$0.00	\$0.00	\$2,000,000.00		Maty 02/25/2005
	01/31/2000	100.000	100.00000	AFS	100.00000	\$0.00	\$0.00	\$0.00	100.00000		
3133MASC4	FHLB Callable				\$1,989,133.89	\$0.00	\$0.00	\$158.71	\$1,989,292.60		Straight Line To
Semi	02/15/2007	02/15/2002	7.8500		\$2,000,000.00	\$0.00	\$0.00	\$2,445.20	\$2,000,000.00		Maty 02/15/2007
	01/31/2000	100.000	99.34237	AFS	99.45669	\$0.00	\$0.00	\$10,707.40	99.46462		
3134A2BP2	FHLMC One-Time Call				\$2,000,000.00	\$0.00	\$0.00	\$0.00	\$2,000,000.00		Straight Line To
Semi	03/18/2008	03/18/2003	6.2200		\$2,000,000.00	\$0.00	\$0.00	\$0.00	\$2,000,000.00		Maty 03/18/2008
	01/01/2001	100.000	100.00000	AFS	100.00000	\$0.00	\$0.00	\$0.00	100.00000		
3133MASW0	FHLB Callable				\$1,000,000.00	\$0.00	\$0.00	\$0.00	\$1,000,000.00		Straight Line To
Semi	02/11/2010	02/11/2005	7.8000		\$1,000,000.00	\$0.00	\$0.00	\$0.00	\$1,000,000.00		Maty 02/11/2010
	01/31/2000	100.000	100.00000	AFS	100.00000	\$0.00	\$0.00	\$0.00	100.00000		
8 Total Agency Notes/Bonds - FR					\$14,871,112.30	\$0.00	\$0.00	AccrL \$4,394.57	\$14,875,506.87		
					\$15,000,000.00	\$0.00	\$0.00	Amort: \$0.00	\$15,000,000.00		
						\$0.00	\$0.00	ToDa: \$73,601.27			
								\$0.00			
								Rem: \$124,493.13			
								\$0.00			

***** On sales and calls - To date amortization/accretion = Original Premium - remaining at the time of sale or call.

***** See Sold/Called/Matured Report V-M

** If no data is shown, your portfolio contains no Bullet (Agency, Treasury, Municipal, and Corporate) securities.

Book Value Reconciliation
(Detail by Security Group)

Management Reports

You'll Receive:

Maturity Distribution by Year

Unpledged

Pledged

Safekeeping by Location

Payment Reconciliation by Safekeeping Location

Callable Securities

Net Interest Income Summary

Municipal Summary by TEFRA Status

Municipal Summary by Moody Rating

Tax-Exempt Municipal Net Interest Income
by State and TEFRA Status

Purchase Transactions

Sold/Called/Matured Transactions

Net Portfolio Change

Payment Reconciliation
Safekeeping by Location

Reportfolio		Management Report									
Sample Portfolio		SAFEKEEPING BY LOCATION									
		Section V-D Page: 1									
% Pledged	Safe Keep	Cusip	Description	Pool	Coupon	Maturity	Current Par	Principal Due	Interest Due	Total Cash Due	
0.00%	FHLB	31364CHN1	FNMA Bullet		6.670	08/01/2001	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	880591DE9	TENN VALLEY AUTH		6.000	09/24/2002	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3133MABA6	FHLB BULLET		6.375	11/14/2003	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3133MABT5	FHLB BULLET		6.250	11/15/2004	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3133MASL4	FHLB One-Time Call		7.500	02/25/2005	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3133MASC4	FHLB Callable		7.850	02/15/2007	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3134A2BP2	FHLMC One-Time Call		6.220	03/18/2008	\$2,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	FHLB	3133MASW0	FHLB Callable		7.800	02/11/2010	\$1,000,000.00	\$0.00	\$0.00	\$0.00	
8 Agency Notes/Bonds - FR							\$15,000,000.00	\$0.00	\$0.00	\$0.00	
8 Location Total FHLB FEDERAL HOME LOAN BANK							\$15,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	MK	9128272E1	U.S. Treasury Bond		6.125	12/31/2001	\$1,500,000.00	\$0.00	\$45,937.50	\$45,937.50	
0.00%	MK	9128276H0	U.S. Treasury Note		6.250	07/31/2002	\$1,000,000.00	\$0.00	\$0.00	\$0.00	
0.00%	MK	9128275M0	U.S. Treasury Note		6.000	08/15/2004	\$1,500,000.00	\$0.00	\$0.00	\$0.00	
0.00%	MK	9128275G3	U.S. Treasury Note		5.500	05/15/2009	\$1,000,000.00	\$0.00	\$0.00	\$0.00	
4 US Treasury Notes & Bonds							\$5,000,000.00	\$0.00	\$45,937.50	\$45,937.50	
0.00%	MK	31289VN46	FNMA Pool #N98511	N98511	6.500	08/01/2006	\$3,120,922.47	\$37,206.22	\$17,106.53	\$54,312.75	
0.00%	MK	31377PMG6	FNMA Pool #382959	382959	7.047	12/01/2007	\$995,793.56	\$576.47	\$5,851.18	\$6,427.65	
0.00%	MK	31365DN92	FNMA Pool #124716	124716	8.000	03/01/2013	\$2,261,691.27	\$54,294.33	\$15,439.90	\$69,734.23	
0.00%	MK	31379L4Y4	FNMA Pool #423039	423039	5.000	03/01/2028	\$1,048,319.17	\$1,505.56	\$4,374.27	\$5,879.83	
0.00%	MK	31380WEG5	FNMA Pool # 452035	452035	5.500	11/01/2028	\$3,566,068.49	\$44,081.91	\$16,546.52	\$60,628.43	
0.00%	MK	36202DEL1	GNMA II Pool #002839	002839	7.500	11/20/2029	\$4,479,457.46	\$237,383.42	\$29,480.26	\$266,863.68	
0.00%	MK	36202DFH9	GNMA II Pool #002868	002868	8.000	01/20/2030	\$1,901,605.17	\$113,082.63	\$13,431.25	\$126,513.88	
7 MBS - Fixed Rate							\$17,373,857.59	\$488,130.54	\$102,229.91	\$590,360.45	
0.00%	MK	31288VXC8	FHLMC Pool #846075	846075	7.610	07/01/2022	\$2,467,963.24	\$144,642.36	\$17,903.63	\$162,445.99	

Reportfolio

Morgan Keegan Optimal Depository Portfolio

Management Report
TRANSACTIONS: Purchased

Date: 31-Jan-01
Page: 1
Section V-K

Cusip Intent	Description Settlement Maturity	Pool/Type Risk Factor Capital Req	Coupon Call Date Call Price	Moody StdPool	Original Face Purch Factor Purch Face	Purch Price Purch Principal Purch Interest	Purch Yld	Avg Life	Duration
060506GT3 AFS	BOAMS 1999-8 A1 01/01/2001 08/25/2029	SEQ 20 % \$18,189	6.750	Aaa AAA	\$1,270,142.58 0.89503337 \$1,136,820.00	100.37500 \$1,141,083.07 \$0.00	6.710	9.240	6.100
209111CV3 AFS	CON EDISON 01/01/2001 12/01/2007	100 % \$40,000	6.450	A1 A+	\$500,000.00 \$501,311.00 \$500,000.00	100.26220 \$501,311.00 \$2,687.50	6.401	6.836	5.404
3134A2BP2 AFS	FHLMC One-Time Call 01/01/2001 03/18/2008	20 % \$32,000	6.220 03/18/2003	Aaa AAA	\$2,000,000.00 \$2,000,000.00 \$2,000,000.00	100.00000 \$2,000,000.00 \$35,592.22	6.217	7.132	5.564
31377PMG6 AFS	FNMA Pool #382959 01/01/2001 12/01/2007	382959 20 % \$15,991	6.820		\$1,000,000.00 0.99944663 \$999,446.63	104.00000 \$1,039,424.50 \$0.00	6.086	6.644	5.372
370425RT9 AFS	GMAC 01/11/2001 01/15/2006	100 % \$40,000	6.750	A2 A	\$500,000.00 \$500,000.00	99.99350 \$499,967.50 \$0.00	6.751	4.959	4.139
5 Total Purchases for Portfolio: Available For Sale		36 % \$146,180	6.5280		\$5,270,142.58 \$5,136,266.63	100.88624 \$5,181,786.07 \$38,279.72	6.371	7.263	5.491
5 Total Purchases for Entire Portfolio:		36 % \$146,180	6.5280		\$5,270,142.58 \$5,136,266.63	100.88624 \$5,181,786.07 \$38,279.72	6.371	7.263	5.491

** If no data is shown, no transactions took place for the current period.

Purchase Transactions

Portfolio Analytics

As part of the Reportfolio service, you'll receive a custom analysis of your portfolio based on a series of possible market scenarios. These reports give you the numbers you need to strategically plan for both the expected and unexpected, and they are delivered to you instantaneously as color graphs through eFolio – Morgan Keegan's proprietary online portfolio management system.

You'll Receive:

Projected and Shocked Cashflows

Sector Distribution

FAS-115 Designation

FFIEC-Compatible Market Value Shocks

Portfolio Composition

Effective Portfolio Mix

Risk/Return

Portfolio Summary

Sample Portfolio

Portfolio Summary

	Par Amount	Coupon	Book Yield	Book Value	Market Value	Market Yield	Gain / (Loss)	Weighted Avg. Life	Modified Duration	Effective Maturity
Corporate-AFS	7,000,000	6.798%	6.89%	6,927,820	7,156,792	5.70%	228,972	3.65 Yrs	3.07 Yrs	3.65 Yrs
Fixed Agency-AFS	15,000,000	6.769%	7.23%	14,875,508	15,405,434	4.33%	529,926	2.25 Yrs	1.93 Yrs	2.25 Yrs
Fixed MBS-AFS	21,771,887	6.827%	7.63%	21,086,601	21,876,361	6.32%	789,760	4.35 Yrs	3.28 Yrs	4.35 Yrs
Fixed CMO-AFS	8,205,820	6.684%	8.61%	7,912,397	8,254,907	3.20%	342,510	2.88 Yrs	2.28 Yrs	2.88 Yrs
Floating MBS-AFS	17,230,336	7.032%	6.01%	17,169,136	17,526,105	5.44%	356,969	4.66 Yrs	3.62 Yrs	1.05 Yrs
U.S. Treasury-AFS	5,000,000	5.988%	6.51%	4,899,709	5,126,720	4.16%	227,011	2.81 Yrs	2.39 Yrs	2.81 Yrs
AFS Totals	74,208,043	6.788%	7.13%	72,871,171	75,346,319	5.16%	2,475,148	3.66 Yrs	2.90 Yrs	2.83 Yrs
Municipal-HTM	19,000,000	5.184%	7.71%	19,000,000	19,564,556	6.04%	564,556	4.26 Yrs	3.58 Yrs	4.26 Yrs
HTM Totals	19,000,000	5.184%	7.71%	19,000,000	19,564,556	6.04%	564,556	4.26 Yrs	3.58 Yrs	4.26 Yrs
Portfolio Totals	93,208,043	6.461%	7.25%	91,871,171	94,910,875	5.34%	3,039,704	3.79 Yrs	3.04 Yrs	3.12 Yrs

Notes:

1) Averages Weighted by Book Value

2) MBS and CMO Average Lives based on Salomon Yield Book Prepayment Rates

3) Municipal Book Yields and Market Yields are Taxable Equivalent Yields based on a 3.0% TEFRA and a 34 % Tax Bracket

4) Effective Maturity Represents:

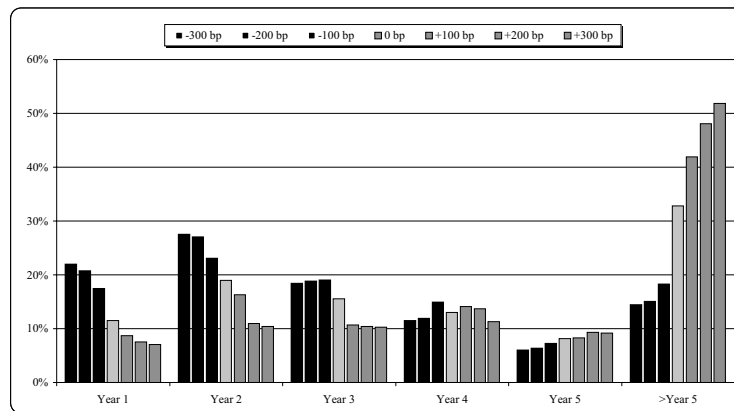
<u>Sector</u>	<u>Effective Maturity</u>
Non-Callable Bonds	Final Maturity
Callable Bonds	Projected Call Date
Fixed MBS and CMOs	Average Life
Floating Rate Bonds	Next Repricing Date

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Cashflow Shock

A percentage, absolute value and graphical representation of how much of the portfolio's total par amount is expected to be returned in the form of maturities, pay-downs and called securities. The portfolio is shocked over seven immediate interest rate scenarios (up and down 300 basis points in 100 basis point increments). Cashflows are projected out for 30 years and are grouped by month and by year in detailed reports.

Sample Portfolio Cashflow Shock



Bps	Year 1	Year 2	Year 3	Year 4	Year 5	>Year 5
-300 bp	22.00%	27.56%	18.45%	11.52%	6.03%	14.44%
-200 bp	20.77%	27.07%	18.80%	11.94%	6.35%	15.06%
-100 bp	17.47%	23.08%	19.01%	14.94%	7.24%	18.26%
0 bp	11.49%	19.00%	15.53%	13.02%	8.17%	32.79%
+100 bp	8.70%	16.32%	10.71%	14.10%	8.28%	41.90%
+200 bp	7.51%	10.98%	10.40%	13.67%	9.32%	48.11%
+300 bp	7.08%	10.39%	10.26%	11.27%	9.17%	51.83%

-300 bp	20,323	25,462	17,047	10,641	5,569	13,337
-200 bp	19,196	25,016	17,378	11,031	5,869	13,922
-100 bp	16,155	21,351	17,587	13,815	6,696	16,892
0 bp	10,628	17,580	14,370	12,049	7,559	30,341
+100 bp	8,049	15,109	9,910	13,049	7,660	38,777
+200 bp	6,950	10,168	9,632	12,660	8,631	44,542
+300 bp	6,560	9,623	9,498	10,442	8,493	47,996

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Dollars in Thousands

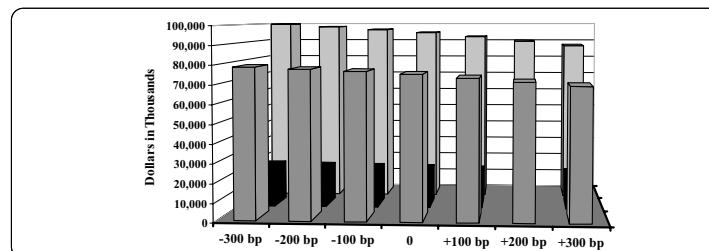
Market Value

A graphical representation of how much the portfolio's approximate market value will increase or decrease when immediately shocked up and down 300 basis points in 100 basis point increments. The graph displays AFS and HTM portions of the portfolio as well as the combined portions.

Unrealized Gain (Loss)

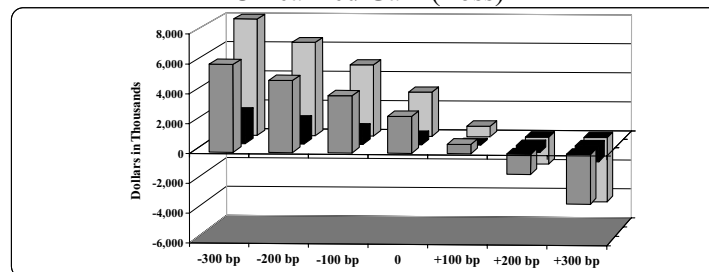
A graphical representation of the approximate difference between book values and market values when immediately stressed up and down 300 basis points in 100 basis point increments. The graph displays the AFS and HTM portions of the portfolio as well as combined portions.

Sample Portfolio Market Value



Rates :	-300 bp	-200 bp	-100 bp	0	+100 bp	+200 bp	+300 bp
MV-AFS:	78,778	77,718	76,709	75,346	73,499	71,503	69,540
MV-HTM:	21,080	20,555	20,050	19,565	19,097	18,534	17,929
Total MV:	99,858	98,273	96,759	94,911	92,596	90,037	87,469

Unrealized Gain (Loss)



Rates :	-300 bp	-200 bp	-100 bp	0	+100 bp	+200 bp	+300 bp
GL-AFS:	5,907	4,847	3,838	2,475	628	-1,368	-3,331
GL-HTM:	2,080	1,555	1,050	565	97	-466	-1,071
Total GL:	7,987	6,402	4,888	3,040	725	-1,834	-4,402

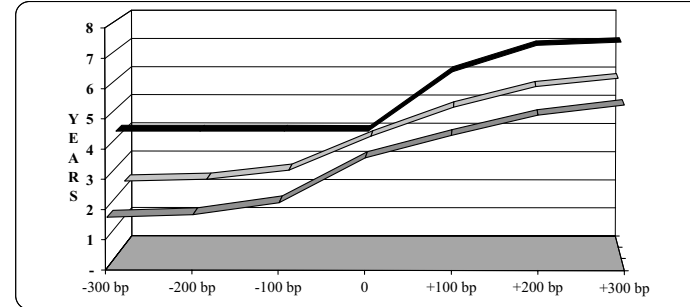
Weighted Average Life Distribution

A graphical representation of how the weighted average life (or investment life) changes given immediate interest rate shocks up and down 300 basis points in 100 basis point increments. The graph shows the change in the HTM portion, the AFS portion and the combined portfolio.

Modified Duration

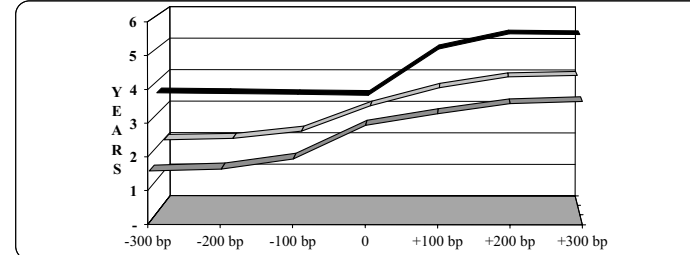
A graphical representation of the extension/contraction risk inherent given an immediate interest rate shock of up and down 300 basis points in 100 basis point increments. The graph illustrates changes in the AFS and the HTM portions of the portfolio as well as the combined portfolio.

Sample Portfolio Weighted Average Life



Rates :	-300 bp	-200 bp	-100 bp	0	+100 bp	+200 bp	+300 bp
WAL-AFS:	1.68	1.77	2.18	3.66	4.41	5.08	5.43
WAL-HTM:	4.26	4.26	4.26	4.26	6.28	7.18	7.28
TOTAL WAL:	2.21	2.28	2.61	3.79	4.80	5.52	5.81

Modified Duration



Rates :	-300 bp	-200 bp	-100 bp	0	+100 bp	+200 bp	+300 bp
Duration-AFS :	1.54	1.60	1.90	2.90	3.25	3.55	3.62
Duration-HTM :	3.66	3.63	3.61	3.58	5.00	5.46	5.43
Total Duration:	1.98	2.02	2.26	3.04	3.61	3.94	3.99

Portfolio Management – Online and Any Time.

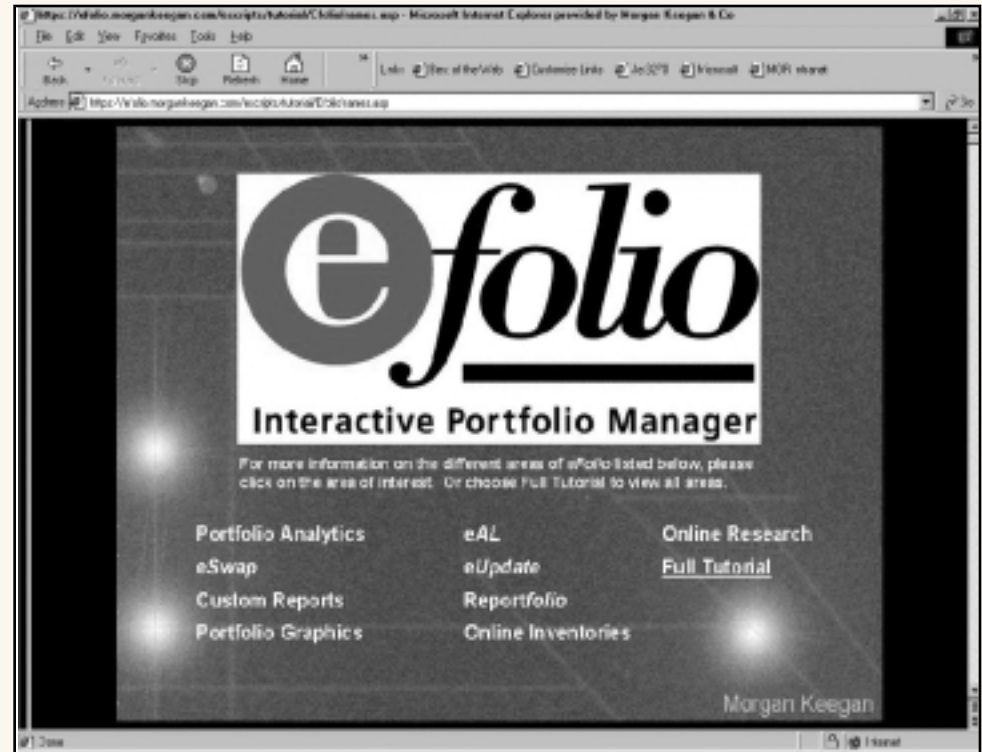
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Make the connection to your portfolio today.

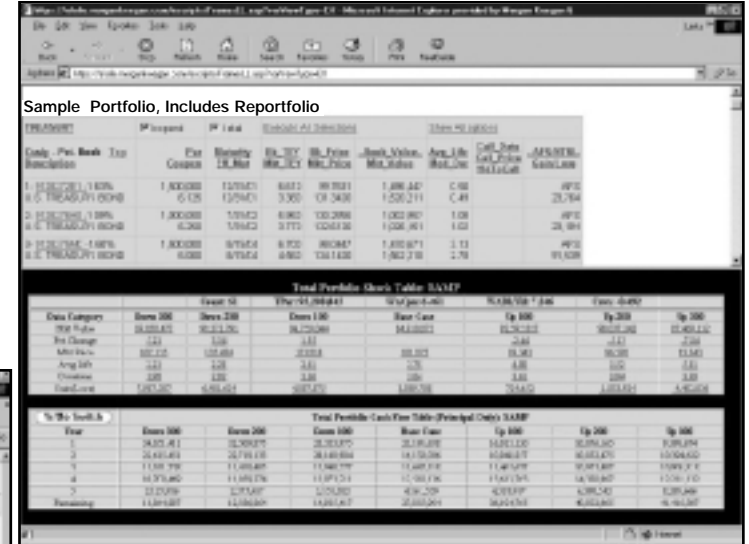
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← eFolio requires a login and password to protect your portfolio information.

eFolio integrates analytics, cashflows, market value shocks, accounting, eSwap trade simulation and eAL electronic asset/liability management. ▶



▲ Portfolio data, including market value shocks and cashflows (+/-300 bp), can be grouped in total, by sector or viewed individually. Detailed screens allow multiple sort and selection capabilities.



View, download and print monthly accounting reports with no client-side software required.

Retrieve book value and accrued interest numbers and sort results by different fields. Totals are given by sectors and individual cusips. ▶

The screenshot shows the 'Reportfolio - Interactive Book Values & Accruals' interface. It displays a table titled 'Portfolio: SAMPF, ascending order by Date' with columns: Date, Details, Description, Exp, Bid/Ask, Bid/Ask, Open, Close, and Bid/Ask. Below the table, there are sections for 'Book Values and Accruals Portfolio Totals for Sample Portfolio' and 'For Month Ending 01/01/07'.

Book Value	Accruals	Portfolio Totals	For Month Ending 01/01/07
10,000,000	1,000,000	11,000,000	1,000,000
20,000,000	2,000,000	22,000,000	2,000,000
30,000,000	3,000,000	33,000,000	3,000,000
40,000,000	4,000,000	44,000,000	4,000,000
50,000,000	5,000,000	55,000,000	5,000,000
60,000,000	6,000,000	66,000,000	6,000,000
70,000,000	7,000,000	77,000,000	7,000,000
80,000,000	8,000,000	88,000,000	8,000,000
90,000,000	9,000,000	99,000,000	9,000,000
100,000,000	10,000,000	110,000,000	10,000,000



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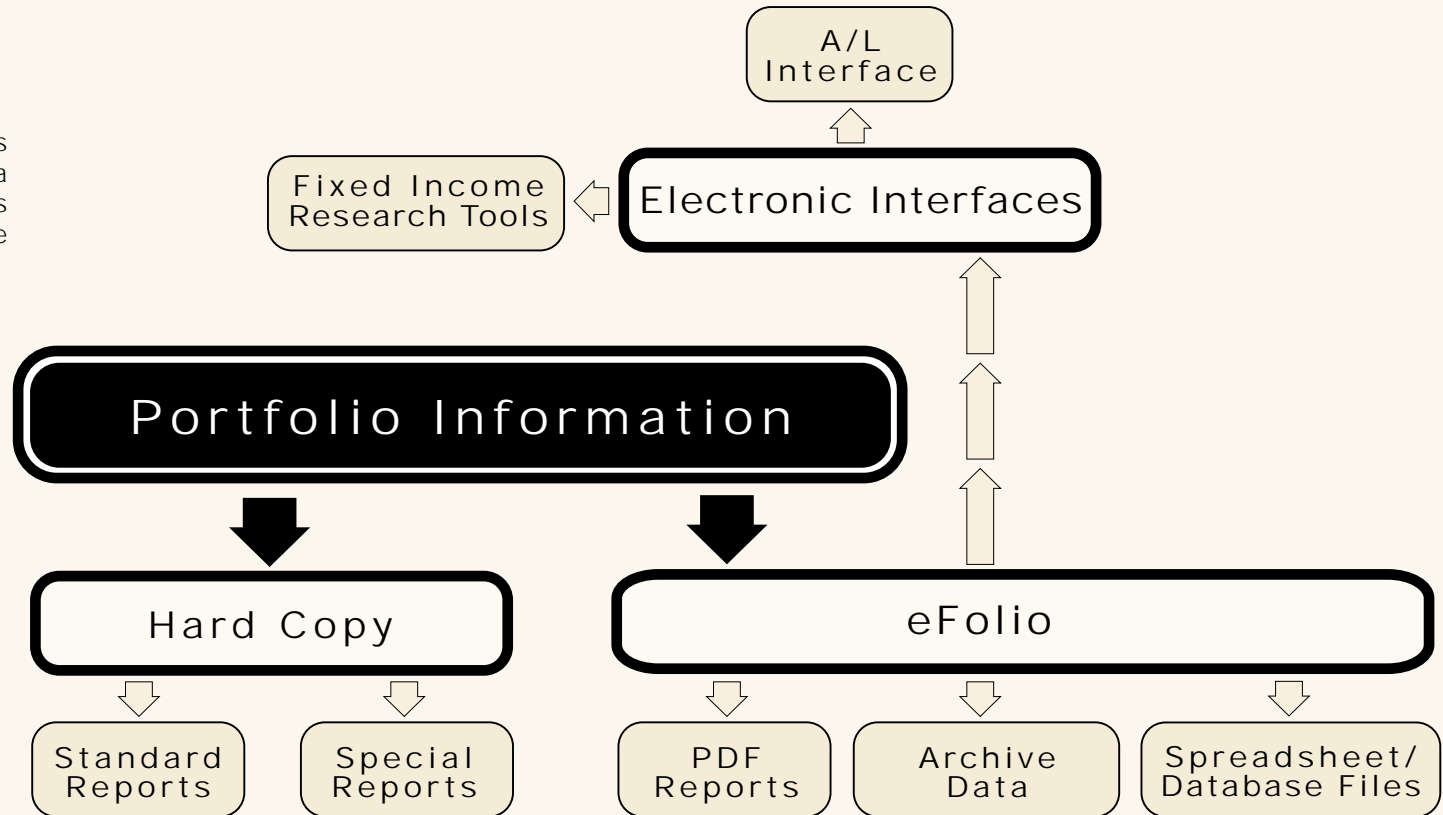


Inventories are available online with dynamic market value shocks and cashflows (+/-300 bp) options. Inventory functions contain search and sort capabilities, and are fully integrated into eSwap trade simulation.

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