

By using this financial template ("TOOL"), Licensee agrees to the following terms and conditions:

The TOOL was developed by Top Line Advisors LLC (TLA) and is protected under copyright laws of the United States. No part of the TOOL may be copied or altered, or used by any party other than the individual duly licensed to use it (Licensee).

Licensee is granted a perpetual license to use this TOOL for the intended purposes, within the limitations described below. By using the TOOL, Licensee agrees to limitations and license.

Licensee may develop an unlimited number of analyses using the TOOL, but will not modify or alter the TOOL in any way. Such modification or alteration will negate the computational accuracy and will render the TOOL invalid.

The TOOL was developed based on the FDIC web site structure as of the latest calendar quarter (specified in the file name of the TOOL as QX-200X). Any changes to the FDIC web site by the FDIC staff or its agents subsequent to that named calendar quarter may alter the web site's operations, data structures, or capabilities and may render the TOOL unusable. TLA makes no warranties or representations of the usability of the TOOL in such circumstances.

Reasonable and appropriate care was given in the development of the TOOL. Errors may exist and may be corrected in subsequent versions of the TOOL as may be developed from time-to-time. TLA makes no warranty as to the number or nature of potential errors in the current version of the TOOL.

The sole purpose of the TOOL is to use publicly available information accessible from the FDIC web site to provide a view of the financial performance of a bank, thrift, or bank holding company or group of banks, thrifts, and bank holding companies for purposes of analysis by Licensee. No other use is anticipated or authorized.

TLA and its principals do not accept any liability for the accuracy of the information downloaded from the FDIC web site, or subsequent calculations by the TOOL, or any damages that may result from its use.

TLA is not providing legal, financial, or other advice relative to the analyses or evaluations resulting from the TOOL. Should such advice be required, Licensee is encouraged to seek qualified professional assistance.

Subsequent versions of the TOOL may be made available from time-to-time and at a cost completely at the discretion of TLA.

If errors are found, or if Licensee has comments, suggestions, improvement ideas, contact by phone, mail, or e-mail:

Bank Data Tools Group
Top Line Advisors
3828 Manchester
Plano, Texas 75023
866.930.8770
info@BankDataTools.com

BHC RANKING TEMPLATE INSTRUCTIONS
A Bank Data Tool from Top Line Advisors

We highly recommend you print these instructions.

If you have not already done so, make an archive copy of this Template and create a shortcut on your desktop for easy future access.

Below are instructions for using this tool geared towards users somewhat comfortable with the FDIC web site. If you are new to the FDIC web site, references are made to places in the TLA User Guide for the FDIC web site that explain fully how to perform certain functions. This guide is available at www.BankDataTools.com.

If you have any questions or trouble with the tool, do not hesitate to contact Top Line Advisors directly:

Bank Data Tools Group
 Top Line Advisors
 3828 Manchester
 Plano, TX 75023
 866.930.8770
info@BankDataTools.com

BELOW IS A SUMMARY OF THE TYPES OF TABS IN FINANCIAL TEMPLATE SPREADSHEETS FROM TOP LINE ADVISORS

In Every Template Spreadsheet are Three Tab Types:

Information (gray tabs) . . . cannot be altered . . . always the first two tabs . . . one tab is the "License" . . . other tab is "Instructions" for how to use this Template

Paste (black tab or tabs) . . . "Paste" first word in tab name . . . where you paste downloaded data the FDIC web site and input descriptions or other data as appropriate for this tab . . .

Results/Reports (yellow tabs) . . . cannot be altered . . . always the far right tabs . . . output of the calculations and analyses . . . number vary depending on template . . . pre-set up for printing

In Some Template Spreadsheets are up to Two Additional Tab Types:

Input (blue tab or tabs) . . . "INPUT" first word in tab name . . . in blue shaded cells add descriptions or "what-if" assumptions . . . instructions in tab . . . optional input does not affect calculations

Your Analysis (orange tab) . . . always only one tab . . . in blue shaded cells you may add comments about the analysis . . . optional and does not affect calculations

ACTION	REFERENCE TO TLA USER GUIDE FOR FDIC WEB SITE	COMMENTS
1. OPEN/SAVE FILE Open "template" file for tool, rename it with a name relevant to you, and save the newly named file		<i>Rename and save template file so you don't accidentally write over it</i>
2. GO TO WEB SITE http://www2.fdic.gov/sdi/main.asp		
3. SELECT REPORT a. In "Select the type of reports" click on "Ranking and Statistics" b. In "Select Report" drop down list, select "Performance and Condition Ratios"	<i>Part 3 Page 64</i>	
3. FIND BHC FOR FIRST COLUMN a. Find the BHC you are analyzing using search feature of web site or direct input of the BHC ID # if you know it b. Click on BHC Name in list if you used the search feature	<i>Part 2 Page 14</i>	
4. CREATE A CUSTOM PEER GROUP FOR SECOND COLUMN a. Click on "Create Peer Group" b. Create the custom BHC peer group using the selection screen or direct input of BHC IDs if you have them c. Click Next which displays the Ranking Report after a minute or two	<i>Part 2 Pages 21 - 25</i>	<i>Custom peer group must be used for the Ranking Report, and THE BHC BEING ANALYZED MUST BE INCLUDED WITH THE PEER GROUP</i>
5. SAVE RANKING REPORT a. Put cursor approximately to the right of "Total Employees" b. Right click your mouse c. Select "View Source" from drop down list that pops up d. Save file with "Save As", rename it, and replace ".txt" extension with ".html"	<i>Part 2 Page 39</i>	<i>It is essential you add the ".html" extension to the file name replacing ".txt"</i> <i>You can close the pop up screen after you saved the file</i>
6. OPEN .html FILE JUST SAVED WITH WORD Use Word to open the .html file saved in step 5		<i>IT IS ESSENTIAL THAT WORD IS USED TO OPEN THE .html FILE</i>
7. PUT DATA INTO TOOL a. With the Word file open, click "Edit" and "Select All" from Word menu bar b. Copy the entire file c. Go to the tab in the tool labeled "PASTE BHC Ranking" d. Put your cursor in the yellow cell (upper left) e. Do "Paste Special" then select "Text"		<i>IT IS ESSENTIAL TO PASTE THE COPIED FILE USING "PASTE SPECIAL" AND "TEXT"</i> <i>Using "Paste Special" and "Text" will ensure no formatting changes or problems</i>
8. ENTER PEER GROUP DESCRIPTION (OPTIONAL) a. Got to tab "INPUT Peer Description" b. In BLUE shaded cell, type in short description of peer group		<i>This peer group description will be shown in various places in reports as a convenience to the reader</i>

PROCESS IS COMPLETE AND THE FILE IS READY

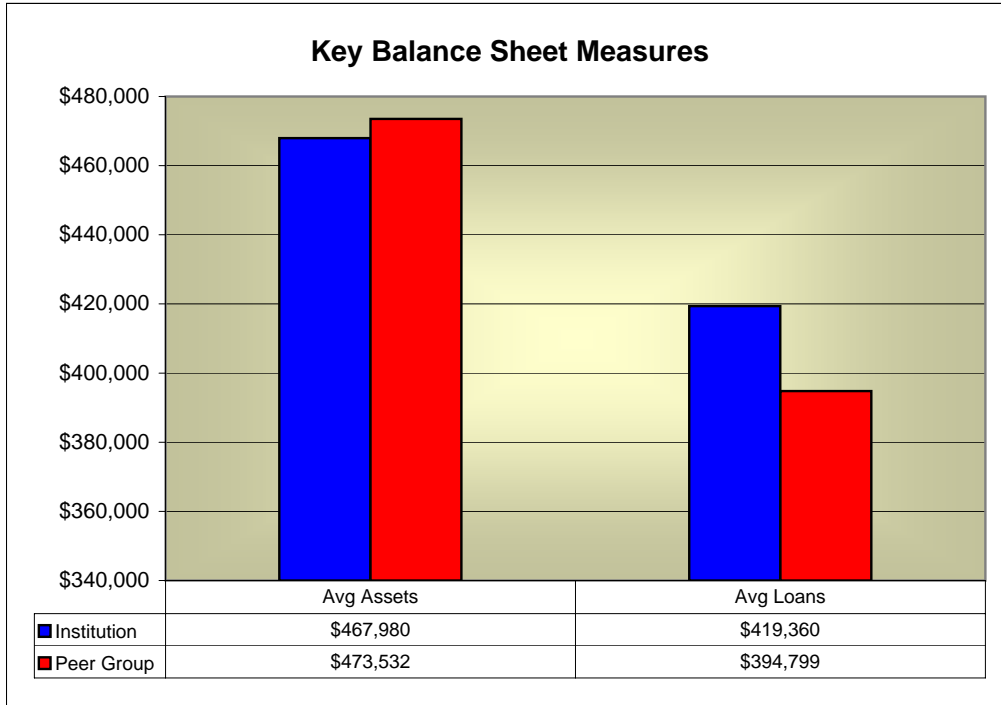
QUICK INSTRUCTIONS FOR THE MORE EXPERIENCED USER	
Action	Comments
Open this file, rename it for the BHC you're analyzing, and go to FDIC web site at: Go to http://www2.fdic.gov/sdi/main.asp	
In the "Select type of reports" click on "Ranking and Statistics"	
In drop down list "Select Report" select "Performance and Condition Ratios" report.	
Find the BHC you are analyzing.	
Create the peer group you want to compare to.	NOTE: The BHC you are analyzing must be in the peer group
After you click "Next" the ranking report will be displayed in a few minutes	Some complex ranking reports can take 3 - 5 minutes to display
Use the "right click" method to save this report.	Put cursor to the right of "Total Employees" then right click, select "View Source", then save as with "html" extension (replacing ".txt")
Open the file with Word, go to Edit, Select All, then copy	
Go to tab "PASTE BHC Ranking", paste using "Paste Special" then "Text."	It is essential the paste is done as "Text."
Go to tab "INPUT Peer Description" and type in short description of the peer group.	Optional

Institution Peer Group Description

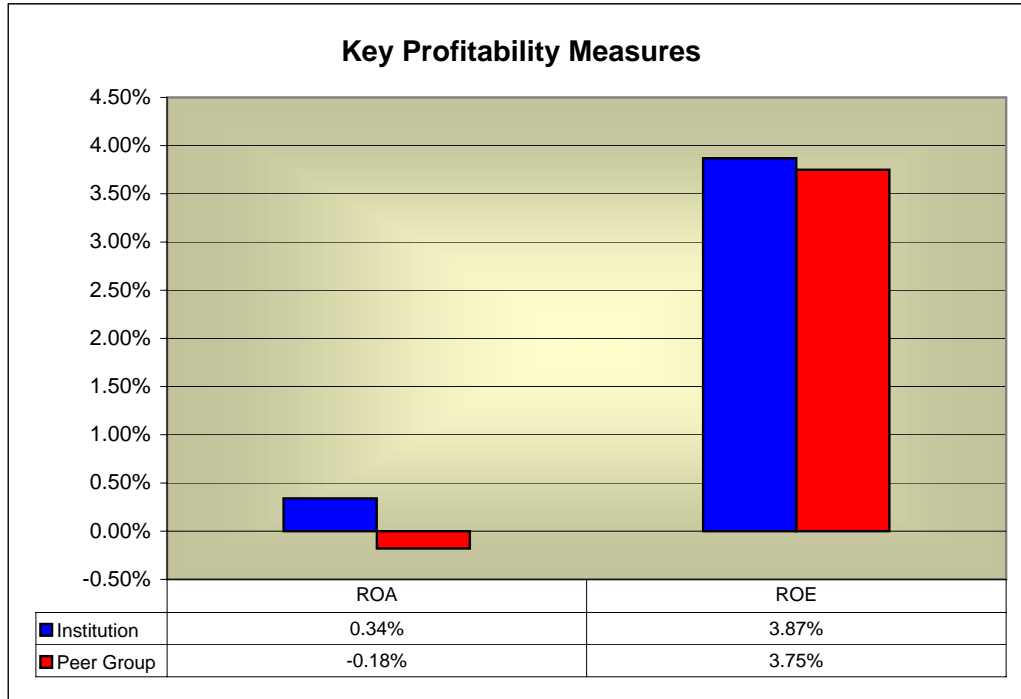
THIS INPUT IS OPTIONAL - IF YOU WANT A DESCRIPTION OF THE PEER GROUP TO DISPLAY IN THE VARIOUS REPORTS
Fill in the Blue Shaded Spaces Type in a description of the peer group if you would like it displayed
All BHCs in Arizona

RANKING REPORT FOR: *DESERT HILLS CAPITAL CORP. BHC ID #: 3243358*
Report Date: 12/31/2007 Year-to-Date
Peer Group: All BHCs in Arizona
15 Institutions, Single and Multi-Bank Holding Companies

SIZE	DESERT HILLS CAPITAL CORP.			Peer Group			
	Value	Ranking	Percentile	Average	Lowest	Highest	Median
Average Assets (\$000)	\$467,980	2	93%	\$473,532	\$25,459	\$4,594,968	\$171,812
Average Earning Assets (\$000)	\$442,841	2	93%	\$434,578	\$23,212	\$4,187,966	\$163,461
Average Loans (\$000)	\$419,360	2	93%	\$394,799	\$4,212	\$3,861,274	\$155,433
Memo - Loan to Deposit Ratio	114%	2	93%	100%	57%	117%	101%
Average Equity (\$000)	\$41,286	2	93%	\$45,459	\$6,381	\$392,689	\$18,855
Employees	123	N/A	N/A	137	15	874	45
PROFITABILITY							
Return on Average Assets	.34%	10	36%	(.18%)	(10.84%)	1.62%	.55%
Return on Average Equity	3.87%	8	50%	3.75%	(20.62%)	17.07%	3.87%
Yield on Earning Assets	8.43%	9	43%	8.34%	5.70%	9.54%	8.52%
Cost of Funding Earning Assets	4.26%	1	100%	3.27%	1.39%	4.26%	3.44%
Net Interest Margin	4.17%	15	0%	5.06%	4.17%	5.79%	5.14%
Noninterest Income Efficiency	12.58%	0	0%	13.95%	.00%	28.16%	10.45%
Efficiency Ratio	76.62%	6	64%	88.30%	48.96%	291.08%	73.42%
Assets per Employee (millions)	\$3.79	9	43%	\$3.46	\$1.72	\$5.26	\$3.80
BALANCE SHEET STRENGTH							
Loan Loss Allowance to Avg Loans	.85%	15	0%	1.33%	.85%	2.42%	1.18%
Loan Loss Allowance to Noncurrent Loans	94.70%	9	33%	930.09%	45.62%	10,033.33%	120.58%
Equity to Assets	8.77%	12	21%	13.31%	8.14%	46.46%	10.23%

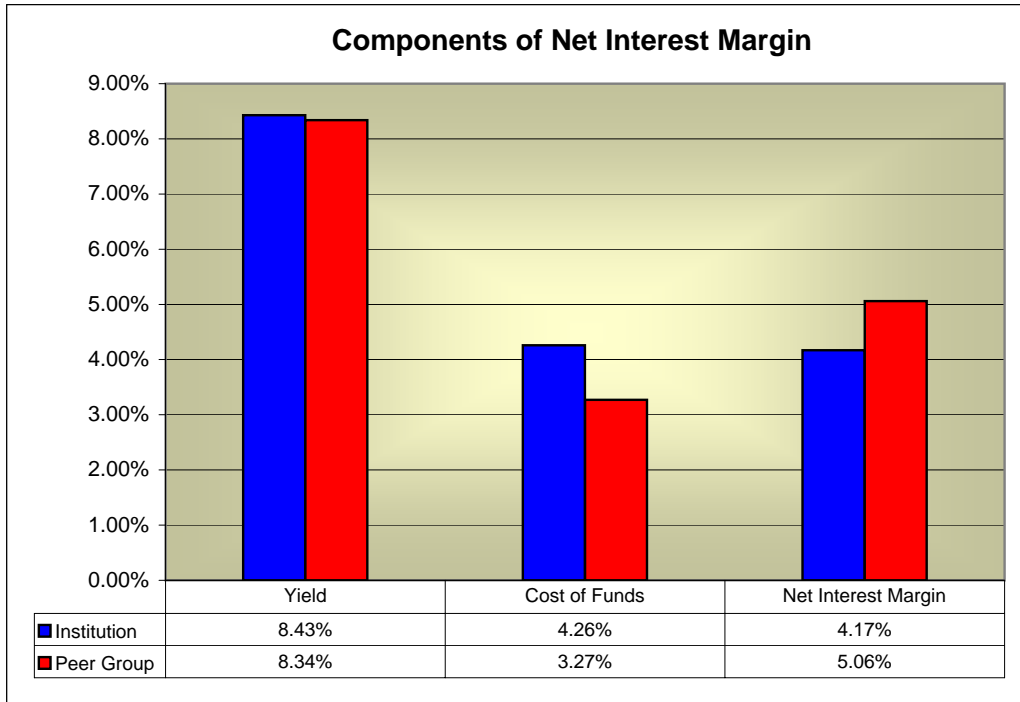


Report Date: 12/31/2007 Year-to-Date
 Institution: DESERT HILLS CAPITAL CORP. BHC ID #: 3243358
 Peer Group: All BHCs in Arizona
 15 Institutions, Single and Multi-Bank Holding Companies
 NOTE: Institution in the 93th percentile of assets, and the 93th percentile of loans



Report Date: 12/31/2007 Year-to-Date
 Institution: DESERT HILLS CAPITAL CORP. BHC ID #: 3243358
 Peer Group: All BHCs in Arizona
 15 Institutions, Single and Multi-Bank Holding Companies
 NOTE: Institution in the 36th percentile of ROA, and the 50th percentile of ROE

INSTITUTION RANKING CHARTS



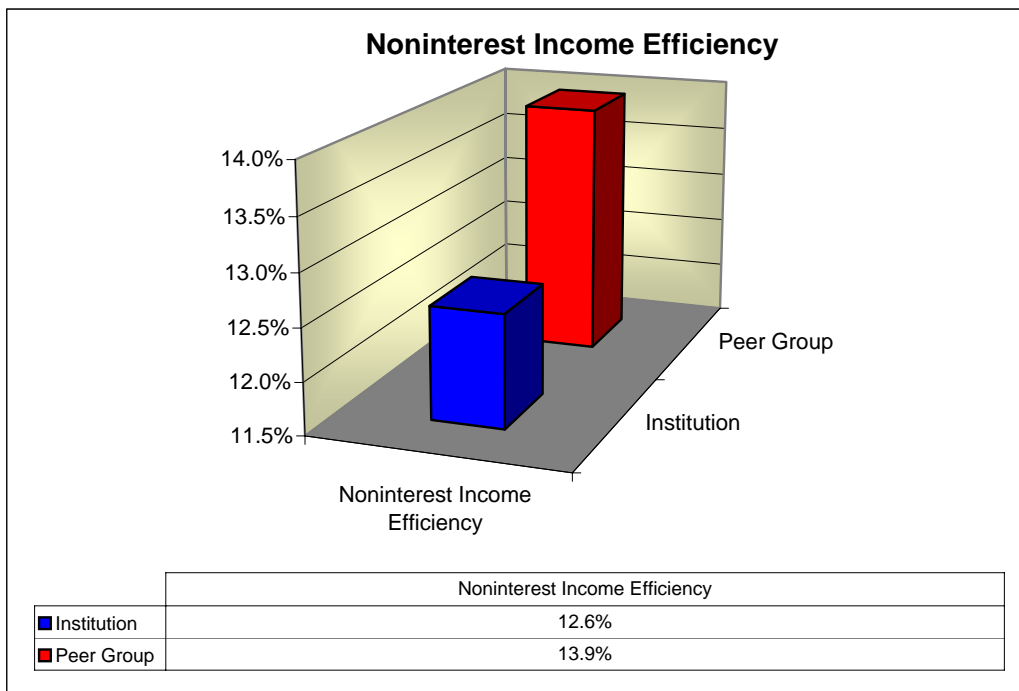
Report Date: 12/31/2007 Year-to-Date

Institution: DESERT HILLS CAPITAL CORP. BHC ID #: 3243358

Peer Group: All BHCs in Arizona

15 Institutions, Single and Multi-Bank Holding Companies

NOTE: Institution in the 43th percentile of Yield, the 100th percentile of Cost of Funds, and the 0th percentile of Net Interest Margin



Report Date: 12/31/2007 Year-to-Date

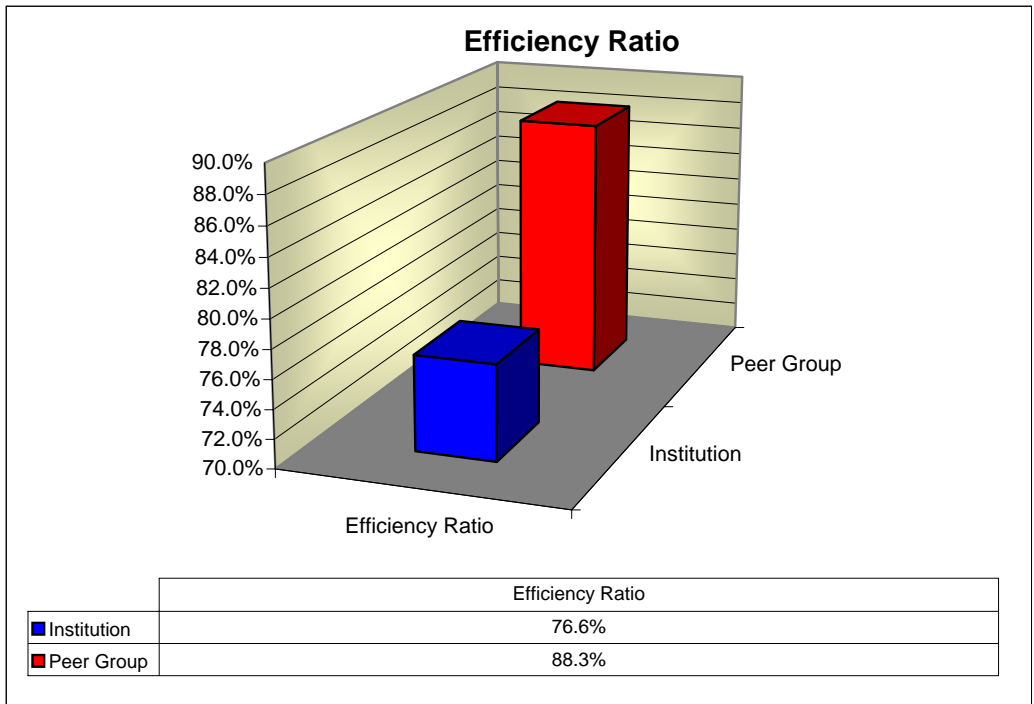
Institution: DESERT HILLS CAPITAL CORP. BHC ID #: 3243358

Peer Group: All BHCs in Arizona

15 Institutions, Single and Multi-Bank Holding Companies

NOTE: Institution in the 64th percentile of Noninterest Income Efficiency

INSTITUTION RANKING CHARTS



Report Date: 12/31/2007 Year-to-Date
 Institution: DESERT HILLS CAPITAL CORP. BHC ID #: 3243358
 Peer Group: All BHCs in Arizona
 15 Institutions, Single and Multi-Bank Holding Companies
 NOTE: Institution in the 64th percentile of Efficiency Ratio