

## What defines best . . . not size alone.

### America's Best Banks Comparison **Forbes** Rankings – Top 100 Banks in Assets\*

	CCB FINANCIAL	RANK	UMB FINANCIAL	RANK	COMMERCE BANCSHARES	RANK	BANK OF HAWAII	RANK
NET INTEREST MARGIN	4.10%	1	3.16%	4	3.92%	2	3.66%	3
RETURN ON EQUITY	19.27%	1	8.75%	4	9.47%	3	16.20%	2
NPL / GROSS LOANS	0.50%	1	0.65%	2	1.58%	4	1.15%	3
NPL / TOTAL ASSETS	0.23%	1	0.27%	2	0.93%	4	0.56%	3
RESERVE FOR LOAN LOSSES / NPL	467%	1	210%	2	114%	4	209%	3
<b>CAPITAL RATIOS:</b>								
TIER 1 LEVERAGE	7.36%	3	8.21%	2	9.65%	1	6.67%	4
TIER 1 RISK BASED CAPITAL	12.30%	4	13.50%	1	12.77%	3	13.43%	2
TOTAL RISK BASED CAPITAL	13.56%	4	14.51%	2	14.14%	3	14.70%	1
CCB COMPARISON RANKINGS		1		3		4		2
FORBES AMERICA'S BEST BANK RANKINGS		N/A*		2		3		1



## Bank Director Magazine's 2009 Performance Scorecard CCB Comparison to the Largest 150 Banks in the U.S.

	CCB FINANCIAL	RANK	UMB FINANCIAL	RANK	COMMERCE BANCSHARES	RANK	BANK OF HAWAII	RANK
RETURN ON ASSETS	1.13%	11	0.87%	26	0.82%	34	1.44%	3
RETURN ON EQUITY	15.11%	5	8.62%	32	8.62%	33	19.21%	3
TIER 1 LEVERAGE RATIO	8.41%	91	8.01%	111	9.08%	86	6.66%	138
TIER 1 RISK BASED CAPITAL RATIO	13.24%	40	13.40%	31	11.44%	71	12.56%	55
NONPERFORMING ASSETS/ LOANS & OREO	1.95%	44	0.41%	2	1.19%	22	0.67%	7
RESERVE FOR LOANS LOSSES/ GROSS LOANS	2.26%	59	1.26%	123	1.68%	82	2.22%	60
OVERALL RANKING		5		24		26		6

12/31/2009

