

COMMERCE BANK, N.A.
CAPITAL RATIOS
DECEMBER 31, 2009

	<u>December</u> <u>2009</u>	<u>December</u> <u>2008</u>	<u>December</u> <u>2007</u>
1. Leverage Ratio	8.43%	8.24%	7.96%
2. Tier I RBC	11.57%	9.96%	9.29%
3. Total RBC	12.83%	11.21%	10.29%