COMMERCE BANK CAPITAL RATIOS JUNE 30, 2014

	June	December	December
	2014	2013	2012
 Leverage Ratio 	8.25%	8.31%	8.26%
2. Tier I RBC	12.15%	12.43%	12.35%
3. Total RBC	13.23%	13.55%	13.60%