

**COMMERCE BANK
CAPITAL RATIOS
SEPTEMBER 30, 2011**

	<u>September 2011</u>	<u>December 2010</u>	<u>December 2009</u>
1. Leverage Ratio	8.69%	8.43%	8.24%
2. Tier I RBC	13.07%	11.57%	9.96%
3. Total RBC	14.32%	12.83%	11.21%