

**COMMERCE BANK  
CAPITAL RATIOS  
SEPTEMBER 30, 2014**

	September <u>2014</u>	December <u>2013</u>	December <u>2012</u>
1. Leverage Ratio	8.35%	8.31%	8.26%
2. Tier I RBC	12.35%	12.43%	12.35%
3. Total RBC	13.43%	13.55%	13.60%