

**COMMERCE BANK  
CAPITAL RATIOS  
DECEMBER 31, 2011**

	<u>December 2011</u>	<u>December 2010</u>	<u>December 2009</u>
1. Leverage Ratio	8.36%	9.00%	8.43%
2. Tier I RBC	12.94%	12.78%	11.57%
3. Total RBC	14.19%	14.03%	12.83%