

**COMMERCE BANK  
CAPITAL RATIOS  
DECEMBER 31, 2012**

	<u>December 2012</u>	<u>December 2011</u>	<u>December 2010</u>
1. Leverage Ratio	8.26%	8.36%	9.00%
2. Tier I RBC	12.35%	12.94%	12.78%
3. Total RBC	13.60%	14.19%	14.03%