

**COMMERCE BANK
CAPITAL RATIOS
DECEMBER 31, 2013**

	<u>December 2013</u>	<u>December 2012</u>	<u>December 2011</u>
1. Leverage Ratio	8.31%	8.26%	8.36%
2. Tier I RBC	12.43%	12.35%	12.94%
3. Total RBC	13.55%	13.60%	14.19%