

**COMMERCE BANK
CAPITAL RATIOS
DECEMBER 31, 2014**

	<u>December 2014</u>	<u>December 2013</u>	<u>December 2012</u>
1. Leverage Ratio	8.24%	8.31%	8.26%
2. Tier I RBC	12.13%	12.43%	12.35%
3. Total RBC	13.16%	13.55%	13.60%