

**COMMERCE BANK
CAPITAL RATIOS
DECEMBER 31, 2015**

	December <u>2015</u>	December <u>2014</u>	December <u>2013</u>
1. Leverage Ratio	8.37%	8.24%	8.31%
2. Tier I RBC	11.21%	12.13%	12.43%
3. Total RBC	12.07%	13.16%	13.55%