

**COMMERCE BANK  
CAPITAL RATIOS  
DECEMBER 31, 2019**

	<u>December 2019</u>	<u>December 2018</u>	<u>December 2017</u>
1. Leverage Ratio	9.57%	10.07%	9.20%
2. Tier I RBC	12.37%	13.14%	11.92%
3. Total RBC	13.19%	13.98%	12.76%