

**COMMERCE BANK
CAPITAL RATIOS
JUNE 30, 2015**

| | <u>June 2015</u> | <u>December 2014</u> | <u>December 2013</u> |
|-------------------|----------------------|--------------------------|--------------------------|
| 1. Leverage Ratio | 8.25% | 8.24% | 8.31% |
| 2. Tier I RBC | 11.51% | 12.13% | 12.43% |
| 3. Total RBC | 12.42% | 13.16% | 13.55% |