

**COMMERCE BANK, N.A.
FEDERAL FUNDS SOLD REPORT
December-08**

	<u>Leverage Ratio</u>	<u>Tier I RBC</u>	<u>Total RBC</u>
<u>ALABAMA</u>			
Compass Bank-Birmingham	6.26%	7.41%	10.75%
Regions Bank-Birmingham	6.91%	8.41%	11.55%
Colonial Bank-Montgomery	6.03%	8.54%	11.37%
<u>CALIFORNIA</u>			
Bank of the West-San Francisco	7.65%	9.15%	10.44%
City National Bank-Beverly Hills	7.87%	8.81%	10.50%
Union Bank of California-San Francisco	8.31%	8.67%	11.01%
Westamerica Bank-San Rafael	6.52%	9.31%	10.78%
<u>CONNECTICUT</u>			
Webster Bank, NA-Waterbury	7.36%	9.57%	12.05%
<u>DELAWARE</u>			
Chase Bank USA, N.A.-Newark	12.82%	11.03%	12.71%
Wilmington Trust Co.-Wilmington	8.88%	9.20%	10.45%
<u>GEORGIA</u>			
Columbus Bank-Columbus	12.67%	13.89%	15.15%
Suntrust Bank-Atlanta	7.60%	7.88%	10.87%
<u>HAWAII</u>			
Bank of Hawaii-Honolulu	6.97%	10.76%	12.02%
First Hawaiian Bank-Honolulu	13.13%	17.43%	18.62%
<u>ILLINOIS</u>			
Harris National Association-Chicago	7.24%	10.57%	12.69%
First Midwest Bank-Itasca	8.19%	10.09%	11.34%
Northern Trust Company-Chicago	6.44%	10.87%	14.06%
<u>INDIANA</u>			
Old National Bank-Evansville	8.39%	11.32%	13.67%
<u>MASSACHUSETTS</u>			
State Street Bank & Trust-Boston	7.63%	19.76%	21.28%
<u>MISSISSIPPI</u>			
Trustmark National Bank-Jackson	10.16%	12.66%	14.60%
<u>MISSOURI</u>			
UMB Bank-Kansas City	6.80%	10.88%	11.74%
<u>NEBRASKA</u>			
First National Bank of Omaha	7.35%	8.20%	11.40%

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<u>NEW YORK</u>			
Bank of New York Mellon-New York City	5.86%	11.26%	14.75%
Manufacturers & Traders TC-Buffalo	6.96%	7.32%	11.35%
Citibank-New York City	5.84%	9.94%	15.18%
Signature Bank-New York City	10.61%	17.00%	17.83%
<u>NORTH CAROLINA</u>			
Branch Banking & Trust-Winston-Salem	8.70%	10.80%	13.55%
Wachovia Bank, N.A.-Winston- Salem	5.38%	6.46%	10.92%
Bank of America,N.A.-Charlotte	5.94%	8.51%	11.71%
RBC Bank (USA)-Raleigh	6.41%	7.56%	10.83%
<u>OHIO</u>			
Huntington National Bank-Columbus	5.99%	6.44%	10.71%
National City Bank-Cleveland	8.87%	10.23%	13.95%
Keybank-Cleveland	7.82%	7.84%	11.86%
Fifth Third Bank-Cincinnati	7.03%	8.13%	10.92%
JPMorgan Chase Bank-Columbus	5.90%	8.73%	12.48%
US Bank National Association-Cincinnati	6.15%	6.56%	10.51%
<u>OKLAHOMA</u>			
Bank of Oklahoma-Tulsa	6.46%	7.96%	12.22%
<u>PENNSYLVANIA</u>			
BYN Mellon, N.A.-Pittsburgh	8.47%	12.16%	13.38%
PNC Bank, N.A.-Pittsburgh	6.30%	7.09%	10.29%
Fulton Bank-Lancaster	7.71%	8.65%	10.84%
<u>SOUTH CAROLINA</u>			
Carolina First Bank-Greenville	9.49%	10.88%	12.59%
<u>SOUTH DAKOTA</u>			
Citibank, N.A.-Sioux Falls	15.61%	15.68%	20.36%
Wells Fargo, N.A.-Sioux Falls	6.32%	7.27%	10.81%
<u>TENNESSEE</u>			
First Tennessee Bank, N.A.-Memphis	11.64%	14.34%	19.21%
<u>TEXAS</u>			
Comerica Bank-Dallas	8.64%	7.83%	11.49%
Texas Capital Bank, NA-Dallas	9.56%	9.34%	10.29%
<u>UTAH</u>			
Zions First National Bank-Salt Lake City	6.93%	8.33%	11.37%
<u>VIRGINIA</u>			
Capital One Bank-Glen Allen	11.79%	13.02%	15.65%
Capital One, NA-McLean	7.81%	10.50%	11.82%
<u>WISCONSIN</u>			

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Associated Bank, NA-Green Bay	7.31%	9.07%	10.32%
Marshall & Ilesley Bank-Milwaukee	7.62%	8.27%	12.19%

The information used in preparing this report was obtained from sources outside the bank.
The ratios are accurate to the best of our knowledge.