COMMERCE BANK CAPITAL RATIOS MARCH 31, 2016

	March <u>2016</u>	December <u>2015</u>	December <u>2014</u>
1. Leverage Ratio	8.34%	8.37%	8.24%
2. Tier I RBC	11.32%	11.21%	12.13%
3. Total RBC	12.18%	12.07%	13.16%