

**COMMERCE BANK, N.A.**  
**CAPITAL RATIOS**  
**JUNE 30, 2008**

	<u>June</u> <u>2008</u>	<u>December</u> <u>2007</u>	<u>December</u> <u>2006</u>
1. Leverage Ratio	8.16%	7.96%	7.58%
2. Tier I RBC	9.49%	9.29%	9.31%
3. Total RBC	10.55%	10.29%	10.42%