

**COMMERCE BANK
CAPITAL RATIOS
JUNE 30, 2012**

	<u>June 2012</u>	<u>December 2011</u>	<u>December 2010</u>
1. Leverage Ratio	8.56%	8.36%	9.00%
2. Tier I RBC	13.06%	12.94%	12.78%
3. Total RBC	14.31%	14.19%	14.03%