

COMMERCE BANK, N.A.
CAPITAL RATIOS
SEPTEMBER 30, 2008

	September <u>2008</u>	December <u>2007</u>	December <u>2006</u>
1. Leverage Ratio	8.23%	7.96%	7.58%
2. Tier I RBC	9.48%	9.29%	9.31%
3. Total RBC	10.61%	10.29%	10.42%