

COMMERCE BANK, N.A.
CAPITAL RATIOS
SEPTEMBER 30, 2010

	September <u>2010</u>	December <u>2009</u>	December <u>2008</u>
1. Leverage Ratio	8.71%	8.43%	8.24%
2. Tier I RBC	12.57%	11.57%	9.96%
3. Total RBC	13.83%	12.83%	11.21%