

COMMERCE BANK, N.A.
CAPITAL RATIOS
DECEMBER 31, 2008

	December <u>2008</u>	December <u>2007</u>	December <u>2006</u>
1. Leverage Ratio	8.24%	7.96%	7.58%
2. Tier I RBC	9.96%	9.29%	9.31%
3. Total RBC	11.21%	10.29%	10.42%