

COMMERCE BANK
FEDERAL FUNDS SOLD REPORT
DECEMBER 2014

	<u>Leverage Ratio</u>	<u>Tier I RBC</u>	<u>Total RBC</u>
ALABAMA			
Compass Bank-Birmingham	9.03%	10.49%	12.37%
CALIFORNIA			
Bank of the West-San Francisco	11.88%	13.48%	14.60%
City National Bank-Beverly Hills	7.08%	9.60%	11.74%
Union Bank of California-San Francisco	11.09%	13.09%	14.78%
CONNECTICUT			
Webster Bank, NA-Waterbury	8.27%	11.93%	13.03%
DELAWARE			
PNC Bank NA-Wilmington	9.19%	10.73%	13.74%
GEORGIA			
Suntrust Bank-Atlanta	9.57%	10.67%	12.29%
HAWAII			
Bank of Hawaii-Honolulu	6.69%	13.78%	15.04%
First Hawaiian Bank-Honolulu	10.12%	16.07%	17.34%
ILLINOIS			
BMO Harris National Association-Chicago	11.71%	15.36%	16.77%
Northern Trust Company-Chicago	6.88%	11.76%	13.96%
MISSISSIPPI			
Trustmark National Bank-Jackson	9.46%	13.23%	14.33%
MISSOURI			
UMB Bank-Kansas City	7.63%	11.68%	12.43%
NEBRASKA			
First National Bank of Omaha	9.76%	11.32%	12.93%
NEW YORK			
Bank of New York Mellon-New York City	5.19%	16.61%	17.12%
Manufacturers & Traders TC-Buffalo	8.57%	10.48%	13.11%
NORTH CAROLINA			
Branch Banking & Trust-Winston-Salem	9.30%	11.68%	13.42%

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Bank of America,N.A.-Charlotte	9.62%	13.14%	14.63%
OHIO			
JPMorgan Chase Bank-Columbus	7.99%	12.78%	14.11%
US Bank National Association-Cincinnati	8.60%	10.47%	12.77%
OKLAHOMA			
Bank of Oklahoma-Tulsa	7.65%	10.24%	11.56%
SOUTH DAKOTA			
Wells Fargo,N.A.-Sioux Falls	8.06%	10.49%	12.61%
Citibank,NA-Sioux Falls	9.44%	14.25%	16.58%
TEXAS			
Comerica Bank-Dallas	10.20%	10.36%	12.02%

The information used in preparing this report was obtained from sources outside the bank.
The ratios are accurate to the best of our knowledge.