

COMMERCE BANK  
FEDERAL FUNDS SOLD REPORT  
DECEMBER 2015

	<u>Leverage Ratio</u>	<u>Tier I RBC</u>	<u>Total RBC</u>
<b><u>ALABAMA</u></b>			
Compass Bank-Birmingham	9.75%	11.33%	13.35%
<b><u>CALIFORNIA</u></b>			
Bank of the West-San Francisco	11.42%	13.21%	14.25%
City National Bank-Beverly Hills	8.89%	10.41%	13.14%
Union Bank of California-San Francisco	11.03%	13.18%	14.91%
<b><u>CONNECTICUT</u></b>			
Webster Bank, NA-Waterbury	7.85%	11.00%	12.04%
<b><u>DELAWARE</u></b>			
PNC Bank NA-Wilmington	8.66%	10.37%	12.86%
<b><u>GEORGIA</u></b>			
Suntrust Bank-Atlanta	9.96%	11.05%	12.40%
<b><u>HAWAII</u></b>			
Bank of Hawaii-Honolulu	9.80%	15.24%	16.40%
First Hawaiian Bank-Honolulu	9.89%	13.00%	13.86%
<b><u>ILLINOIS</u></b>			
BMO Harris National Association-Chicago	6.73%	10.38%	11.99%
Northern Trust Company-Chicago	8.52%	10.13%	12.20%
<b><u>MISSISSIPPI</u></b>			
Trustmark National Bank-Jackson	8.13%	10.63%	11.22%
<b><u>MISSOURI</u></b>			
UMB Bank-Kansas City	7.22%	9.46%	11.42%
<b><u>NEBRASKA</u></b>			
First National Bank of Omaha	9.74%	10.56%	12.02%
<b><u>NEW YORK</u></b>			
Bank of New York Mellon-New York City	5.86%	13.34%	13.74%
Manufacturers & Traders TC-Buffalo	9.20%	12.25%	13.51%
<b><u>NORTH CAROLINA</u></b>			
Branch Banking & Trust-Winston-Salem	9.35%	11.30%	13.44%
Bank of America,N.A.-Charlotte	11.83%	13.84%	14.80%
<b><u>OHIO</u></b>			
JPMorgan Chase Bank-Columbus	9.91%	10.22%	12.07%
US Bank National Association-Cincinnati	8.84%	13.39%	14.50%
<b><u>OKLAHOMA</u></b>			
Bank of Oklahoma-Tulsa	7.81%	10.26%	11.43%

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<b><u>SOUTH DAKOTA</u></b>			
Wells Fargo,N.A.-Sioux Falls	8.01%	10.60%	12.52%
Citibank,NA-Sioux Falls	9.80%	12.74%	14.99%
<b><u>TEXAS</u></b>			
Comerica Bank-Dallas	6.81%	13.12%	14.37%

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