COMMERCE BANK CAPITAL RATIOS March 31, 2025

| | <u>March</u> | <u>December</u> | <u>September</u> |
|-------------------|--------------|-----------------|------------------|
| | <u>2025</u> | <u>2024</u> | <u>2024</u> |
| 1. Leverage Ratio | 10.53% | 10.36% | 10.29% |
| 2. Tier I RBC | 14.50% | 14.20% | 14.02% |
| 3. Total RBC | 15.29% | 14.98% | 14.80% |