

**COMMERCE BANK, N.A.**  
**CAPITAL RATIOS**  
**MARCH 31, 2007**

	<u>Mar.</u> <u>2007</u>	<u>December</u> <u>2006</u>	<u>December</u> <u>2005</u>
1. Leverage Ratio	7.61%	7.58%	7.47%
2. Tier I RBC	9.29%	9.31%	9.40%
3. Total RBC	10.37%	10.42%	10.60%