

COMMERCE BANK, N.A.
CAPITAL RATIOS
30-Sep-05

	September <u>2005</u>	December <u>2004</u>	December <u>2003</u>
1. Leverage Ratio	7.47%	7.28%	7.39%
2. Tier I RBC	9.09%	9.18%	9.20%
Total RBC	10.25%	10.39%	10.45%