

COMMERCE BANK, N.A.
CAPITAL RATIOS
DECEMBER 31, 2005

	December <u>2005</u>	December <u>2004</u>	December <u>2003</u>
1. Leverage Ratio	7.47%	7.28%	7.39%
2. Tier I RBC	9.40%	9.18%	9.20%
3. Total RBC	10.60%	10.39%	10.45%