

**COMMERCE BANK, N.A.**  
**CAPITAL RATIOS**  
**DECEMBER 31, 2006**

	<u>Dec.</u> <u>2006</u>	<u>December</u> <u>2005</u>	<u>December</u> <u>2004</u>
1. Leverage Ratio	7.58%	7.47%	7.28%
2. Tier I RBC	9.31%	9.40%	9.18%
3. Total RBC	10.42%	10.60%	10.39%