

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

	March <u>2006</u>	December <u>2005</u>	December <u>2004</u>
1. Leverage Ratio	7.54%	7.47%	7.28%
2. Tier I RBC	9.48%	9.40%	9.18%
3. Total RBC	10.69%	10.60%	10.39%