

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	09/30
SIC: 6021	LM	\$MM	YEAR	2002	2003	2004	2005	2006
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				6,821	7,084	7,817	8,399	9,282
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(111)	(116)	(121)	(118)	(121)
Net Loans				6,710	6,968	7,696	8,281	9,161
U.S. Govt Obligations/Mortgage-Backed Secur				2,115	2,428	2,537	1,990	1,937
State & Municipal Bonds				56	58	60	244	565
Fed Funds Sold/Repo's				206	297	89	113	413
Trading Account Securities				18	10	10	25	8
Other Earning Assets				896	1,298	1,291	695	418
EARNING ASSETS				10,001	11,059	11,683	11,348	12,502
Cash & Due From Banks				658	510	574	514	464
Bank Premises, F&E				296	293	298	326	341
Customer Acceptance Liabilities				5	4	3	2	0
Other Real Estate				1	1	1	2	1
Miscellaneous Assets				174	196	217	263	328
OTHER ASSETS				1,134	1,004	1,093	1,107	1,134
Intangibles				16	21	24	24	90
TOTAL ASSETS				11,151	12,084	12,800	12,479	13,726
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,334	1,509	1,832	1,331	1,143
Deposits-Interest Bearing				7,120	7,150	7,708	8,520	9,406
Total Deposits				8,454	8,659	9,540	9,851	10,549
Trading Liabilities				7	1	1	0	0
Acceptance Outstdg				5	4	3	2	0
Fed Funds Bought/Repo's				1,347	2,015	1,846	1,355	1,824
Other Borrowed Money				252	202	218	241	151
Miscellaneous Liabilities				91	89	77	86	154
CURRENT LIABILITIES				10,156	10,970	11,685	11,535	12,678
Term-Senior				65	182	155	14	1
Deferred Items				35	14	0	2	5
TOTAL LIABILITIES				10,256	11,166	11,840	11,551	12,684
Minority Interest				12	16	16	0	0
Common Stock				10	10	10	10	10
Capital Surplus				566	584	657	677	755
Retained Earnings				251	269	264	269	297
Unrlzd Gns (Ls) on Securities				56	39	13	(28)	(20)
NET WORTH				883	902	944	928	1,042
TOTAL LIABILITIES & NET WORTH				11,151	12,084	12,800	12,479	13,726

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SIC: 6021	LM	\$MM	YEAR					
INCOME STATEMENT			# OF MOS	12	12	12	12	9
Interest-Loans				393	361	389	481	449
Interest-Govt Sec				95	93	104	93	58
Interest-State & Muni Sec				39	43	48	44	28
Interest-Fed Funds				3	2	3	5	7
Interest-Other				16	17	14	13	12
TOTAL INTEREST INCOME				546	516	558	636	554
Interest-Deposits				118	75	73	116	152
Interest-Fed Funds and Other Borr Money				10	22	31	61	55
TOTAL INTEREST EXPENSE				128	97	104	177	207
NET INTEREST INCOME				418	419	454	459	347
Trust Income				52	53	61	65	51
Service Charge Income				79	90	98	108	82
Other Income				142	153	169	172	137
TOTAL OTHER INCOME				273	296	328	345	270
Provision For Loan Losses				31	36	28	27	17
Salaries & Benefits				186	196	210	216	169
Occupancy, F&E				48	54	56	57	47
Other Expense				173	172	187	195	154
TOTAL OTHER EXPENSE				438	458	481	495	387
Income Bef Sec Trans & Taxes				253	257	301	309	230
Income Taxes				83	76	92	95	77
Net Income Bef Sec Trans				170	181	209	214	153
Realized Gains (Losses) on Securities				6	4	9	3	1
NET INCOME				176	185	218	217	154
<u>EQUITY RECONCILIATION (\$M)</u>								
Beginning Balance				824	883	902	944	928
Net Income				176	185	218	217	154
Cash Dividends Common Stock (-)				(163)	(168)	(230)	(212)	(126)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				46	(17)	(27)	(41)	7
Other Adjustments				0	19	81	20	79
Ending Balance				883	902	944	928	1,042

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LOAN COMPOSITION	\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction	410	470	497	516	742
Real Estate-Farm	62	80	94	101	104
Real Estate-Resident	1,606	1,706	1,914	2,023	2,240
Real Estate-Other	1,165	1,282	1,333	1,452	1,649
Farmers	91	93	124	110	83
Commercial & Industrial	1,558	1,322	1,574	1,812	1,997
Individuals - Credit Cards	491	521	576	555	576
Individuals - Other	1,134	1,271	1,334	1,362	1,383
Tax Exempt Obligations	9	9	24	65	76
Other Loans	110	137	147	163	159
Lease Financing Receivables	185	193	200	240	273
TOTAL GROSS LOANS	6,821	7,084	7,817	8,399	9,282
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	111	116	121	118	121
NET LOANS	6,710	6,968	7,696	8,281	9,161

Reserve For Loan Loss Reconciliation (\$M)	2002	2003	2004	2005	2006
Beginning Balance	111	111	116	121	118
Provision For Loan Losses	31	36	28	27	20
Recoveries	12	16	14	13	10
Charge-Offs	(43)	(48)	(45)	(43)	(27)
Other	0	1	8	0	0
Ending Balance	111	116	121	118	121

Loan Loss Reserve/Gross Loans (%)	1.63%	1.64%	1.55%	1.40%	1.30%
Net Charge-Offs/Gross Loans (%)	-0.45%	-0.45%	-0.40%	-0.36%	-0.18%
Recoveries/Charge-Offs (%)	27.91%	33.33%	31.11%	30.23%	37.04%
Prov for Loan Losses/Gross Loans (%)	0.45%	0.51%	0.36%	0.32%	0.22%

Past Due Loans at On Gross Loans of	09/30/06 9,282	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		39	4	11
Commercial & Industrial		8	1	4
Personal		22	9	0
Lease Financing Receivables		0	0	2
Other Loans		2	1	0
Totals		71	15	17
Past Dues/Gross Loans (%)		0.93%		
Non Accruals/Gross Loans (%)		0.18%		

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KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans				19.25	20.28	22.64	22.86	20.71
Net Income				19.93	20.73	23.62	23.18	20.85
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.59	1.71	1.71	1.59
Net Income				1.61	1.63	1.78	1.73	1.60
Net Interest Margin								
Effective				4.18	3.98	3.99	3.99	3.88
Tax Equivalent @ 46%				4.51	4.33	4.35	4.31	4.15
Salaries/(Income-Interest Expense)				26.92	27.41	26.85	26.87	27.39
Other Income/Salaries				146.77	151.02	156.19	159.72	159.76
Equity/Assets				7.92	7.46	7.38	7.44	7.59
Dividend Payout				95.88	92.82	110.05	99.07	82.35
PAT Growth				NA	6.47	15.47	2.39	(4.67)
Asset Growth				NA	7.69	7.84	(2.71)	10.21
Earning Asset Growth				NA	9.87	7.73	(3.10)	10.13
Equity Growth				NA	2.15	4.66	(1.69)	16.38
Effective Tax Rate				32.81	29.57	30.56	30.74	33.48
Efficiency Ratio (%)				58.90	59.02	57.93	58.21	59.97

DEPOSIT ANALYSIS

	2002	2003	2004	2005	2006
Loans/Deposits (%)	79.37%	80.47%	80.67%	84.06%	86.84%
Capital/Deposits (%)	10.44%	10.42%	9.90%	9.42%	9.88%
Non-Int Bearing/Total Deposits (%)	15.78%	17.43%	19.20%	13.51%	10.84%
Int Bearing/Total Deposits (%)	84.22%	82.57%	80.80%	86.49%	89.16%
Deposit Growth (%)	NA	2.42%	10.17%	3.26%	7.09%
