

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 3/31 2009
SIC: 6021	ju	\$MM	YEAR					
<b>ASSETS</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Gross Loans				8,399	9,404	10,189	11,644	11,441
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(118)	(121)	(123)	(173)	(181)
Net Loans				8,281	9,283	10,066	11,471	11,260
U.S. Govt Obligations/Mortgage-Backed Secur				1,990	1,911	1,914	2,474	3,068
State & Municipal Bonds				244	590	499	715	852
Fed Funds Sold/Repo's				113	441	571	169	43
Trading Account Securities				25	7	27	10	16
Other Earning Assets				695	377	209	382	574
<b>EARNING ASSETS</b>				<b>11,348</b>	<b>12,609</b>	<b>13,286</b>	<b>15,221</b>	<b>15,813</b>
Cash & Due From Banks				514	591	616	1,132	969
Bank Premises, F&E				326	339	363	404	400
Customer Acceptance Liabilities				2	0	0	0	0
Other Real Estate				2	1	14	6	9
Miscellaneous Assets				263	258	341	516	513
<b>OTHER ASSETS</b>				<b>1,107</b>	<b>1,189</b>	<b>1,334</b>	<b>2,058</b>	<b>1,891</b>
Intangibles				24	93	121	143	142
<b>TOTAL ASSETS</b>				<b>12,479</b>	<b>13,891</b>	<b>14,741</b>	<b>17,422</b>	<b>17,846</b>
<b>LIABILITIES</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Deposits-Non-Interest Bearing				1,331	1,234	1,331	1,380	3,573
Deposits-Interest Bearing				8,520	9,480	10,180	11,520	10,388
Total Deposits				9,851	10,714	11,511	12,900	13,961
Trading Liabilities				0	0	0	0	0
Acceptance Outstdg				2	0	0	0	0
Fed Funds Bought/Repo's				1,355	1,848	1,133	1,093	1,061
Other Borrowed Money				241	18	78	1,726	826
Miscellaneous Liabilities				86	200	274	262	534
<b>CURRENT LIABILITIES</b>				<b>11,535</b>	<b>12,780</b>	<b>12,996</b>	<b>15,981</b>	<b>16,382</b>
Term-Senior				14	11	484	0	0
Deferred Items				2	2	0	0	0
<b>TOTAL LIABILITIES</b>				<b>11,551</b>	<b>12,793</b>	<b>13,480</b>	<b>15,981</b>	<b>16,382</b>
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				677	755	837	995	996
Retained Earnings				269	352	416	499	502
Unrlzd Gns (Ls) on Securities				(28)	(19)	(2)	(63)	(44)
<b>NET WORTH</b>				<b>928</b>	<b>1,098</b>	<b>1,261</b>	<b>1,441</b>	<b>1,464</b>
<b>TOTAL LIABILITIES &amp; NET WORTH</b>				<b>12,479</b>	<b>13,891</b>	<b>14,741</b>	<b>17,422</b>	<b>17,846</b>

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INCOME STATEMENT			# OF MOS	12	12	12	12	12
Interest-Loans				481	616	698	656	142
Interest-Govt Sec				93	80	90	119	34
Interest-State & Muni Sec				44	38	36	41	12
Interest-Fed Funds				5	13	23	9	0
Interest-Other				13	16	19	22	5
TOTAL INTEREST INCOME				636	763	866	847	193
Interest-Deposits				116	211	269	194	34
Interest-Fed Funds and Other Borr Money				61	83	98	63	9
TOTAL INTEREST EXPENSE				177	294	367	257	43
NET INTEREST INCOME				459	469	499	590	150
Trust Income				65	69	75	80	19
Service Charge Income				108	110	113	112	26
Other Income				172	183	199	208	54
TOTAL OTHER INCOME				345	362	387	400	99
Provision For Loan Losses				27	24	41	109	43
Salaries & Benefits				216	227	256	290	77
Occupancy, F&E				57	62	64	68	17
Other Expense				195	208	214	274	62
TOTAL OTHER EXPENSE				495	521	575	741	199
Income Bef Sec Trans & Taxes				309	310	311	249	50
Income Taxes				95	102	100	79	16
Net Income Bef Sec Trans				214	208	211	170	34
Realized Gains (Losses) on Securities				3	1	1	6	(1)
NET INCOME				217	209	212	176	33
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				944	928	1,098	1,261	1,441
Net Income				217	209	212	176	33
Cash Dividends Common Stock (-)				(212)	(126)	(148)	(70)	(30)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(41)	9	17	(61)	19
Other Adjustments				20	78	82	135	1
Ending Balance				928	1,098	1,261	1,441	1,464

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<b>LOAN COMPOSITION</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Real Estate-Construction				516	763	776	839	756
Real Estate-Farm				101	105	101	130	131
Real Estate-Resident				2,023	2,223	2,316	2,417	2,391
Real Estate-Other				1,452	1,636	1,722	1,878	1,928
Farmers				110	101	111	134	122
Commercial & Industrial				1,812	2,070	2,398	2,626	2,561
Individuals - Credit Cards				555	608	736	781	727
Individuals - Other				1,362	1,379	1,460	2,104	2,149
Tax Exempt Obligations				65	82	130	146	181
Other Loans				163	150	132	149	150
Lease Financing Receivables				240	287	307	440	345
<b>TOTAL GROSS LOANS</b>				<b>8,399</b>	<b>9,404</b>	<b>10,189</b>	<b>11,644</b>	<b>11,441</b>
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				118	121	123	173	181
<b>NET LOANS</b>				<b>8,281</b>	<b>9,283</b>	<b>10,066</b>	<b>11,471</b>	<b>11,260</b>
<b>Reserve For Loan Loss Reconciliation (\$M)</b>				<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Beginning Balance				121	118	121	123	173
Provision For Loan Losses				27	24	41	109	43
Recoveries				13	13	15	15	3
Charge-Offs				(43)	(38)	(56)	(85)	(38)
Other				0	4	2	11	0
<b>Ending Balance</b>				<b>118</b>	<b>121</b>	<b>123</b>	<b>173</b>	<b>181</b>
Loan Loss Reserve/Gross Loans (%)				1.40%	1.29%	1.21%	1.49%	1.58%
Net Charge-Offs/Gross Loans (%)				-0.36%	-0.27%	-0.40%	-0.60%	-0.31%
Recoveries/Charge-Offs (%)				30.23%	34.21%	26.79%	17.65%	7.89%
Prov for Loan Losses/Gross Loans (%)				0.32%	0.26%	0.40%	0.94%	0.38%
<b>Past Due Loans at 3/31/2009</b>				<b>Days Past Due</b>		<b>Non-</b>		
<b>On Gross Loans of 11,441</b>				<b>30-89</b>	<b>Over 90</b>	<b>Accrual</b>		
Real Estate				54	12	99		
Commercial & Industrial				12	3	6		
Personal				50	33	0		
Lease Financing Receivables				4	3	5		
Other Loans				2	0	0		
<b>Totals</b>				<b>122</b>	<b>51</b>	<b>110</b>		
<b>Past Dues/Gross Loans (%)</b>				<b>1.51%</b>				
<b>Non Accruals/Gross Loans (%)</b>				<b>0.96%</b>				

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KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans				23.06	20.53	17.89	12.58	2.34
Net Income				23.38	20.63	17.97	13.03	2.27
Return on Avg Assets:								
Net Income Before Sec Trans				1.73	1.61	1.53	1.08	0.19
Net Income				1.75	1.62	1.54	1.12	0.19
Net Interest Margin								
Effective				4.04	3.92	3.85	4.14	0.97
Tax Equivalent @ 46%				4.38	4.19	4.09	4.38	1.03
Salaries/(Income-Interest Expense)				26.87	27.32	28.89	29.29	30.92
Other Income/Salaries				159.72	159.47	151.17	137.93	128.57
Equity/Assets				7.44	7.90	8.55	8.27	8.20
Dividend Payout				99.07	60.58	70.14	41.18	88.24
PAT Growth				NA	(2.80)	1.44	(19.43)	(80.00)
Asset Growth				NA	8.77	5.35	21.76	3.19
Earning Asset Growth				NA	8.30	4.50	18.38	4.77
Equity Growth				NA	18.32	14.85	14.27	1.60
Effective Tax Rate				30.74	32.90	32.15	31.73	32.00
Efficiency Ratio (%)				58.21	59.81	60.27	63.84	62.65

DEPOSIT ANALYSIS

	2005	2006	2007	2008	2009
Loans/Deposits (%)	84.06%	86.64%	87.45%	88.92%	80.65%
Capital/Deposits (%)	9.42%	10.25%	10.95%	11.17%	10.49%
Non-Int Bearing/Total Deposits (%)	13.51%	11.52%	11.56%	10.70%	25.59%
Int Bearing/Total Deposits (%)	86.49%	88.48%	88.44%	89.30%	74.41%
Deposit Growth (%)	NA	8.76%	7.44%	12.07%	8.22%

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