

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 06/30 2008
SIC: 6021	jv	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				7,817	8,399	9,404	10,189	10,755
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(121)	(118)	(121)	(123)	(135)
Net Loans				7,696	8,281	9,283	10,066	10,620
U.S. Govt Obligations/Mortgage-Backed Secur				2,537	1,990	1,911	1,914	1,992
State & Municipal Bonds				60	244	590	499	573
Fed Funds Sold/Repo's				89	113	441	571	380
Trading Account Securities				10	25	7	27	22
Other Earning Assets				1,291	695	377	209	581
EARNING ASSETS				11,683	11,348	12,609	13,286	14,168
Cash & Due From Banks				574	514	591	616	583
Bank Premises, F&E				298	326	339	363	365
Customer Acceptance Liabilities				3	2	0	0	0
Other Real Estate				1	2	1	14	8
Miscellaneous Assets				217	263	258	341	347
OTHER ASSETS				1,093	1,107	1,189	1,334	1,303
Intangibles				24	24	93	121	121
TOTAL ASSETS				12,800	12,479	13,891	14,741	15,592
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,832	1,331	1,234	1,331	1,328
Deposits-Interest Bearing				7,708	8,520	9,480	10,180	10,165
Total Deposits				9,540	9,851	10,714	11,511	11,493
Trading Liabilities				1	0	0	0	0
Acceptance Outstdg				3	2	0	0	0
Fed Funds Bought/Repo's				1,846	1,355	1,848	1,133	1,553
Other Borrowed Money				218	241	18	78	1,055
Miscellaneous Liabilities				77	86	200	274	168
CURRENT LIABILITIES				11,685	11,535	12,780	12,996	14,269
Term-Senior				155	14	11	484	0
Deferred Items				0	2	2	0	0
TOTAL LIABILITIES				11,840	11,551	12,793	13,480	14,269
Minority Interest				16	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				657	677	755	837	840
Retained Earnings				264	269	352	416	478
Unrlzd Gns (Ls) on Securities				13	(28)	(19)	(2)	(5)
NET WORTH				944	928	1,098	1,261	1,323
TOTAL LIABILITIES & NET WORTH				12,800	12,479	13,891	14,741	15,592

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				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	06/30
				2004	2005	2006	2007	2008
INCOME STATEMENT			# OF MOS	12	12	12	12	3
Interest-Loans				389	481	616	698	313
Interest-Govt Sec				104	93	80	90	50
Interest-State & Muni Sec				48	44	38	36	17
Interest-Fed Funds				3	5	13	23	5
Interest-Other				14	13	16	19	11
TOTAL INTEREST INCOME				558	636	763	866	396
Interest-Deposits				73	116	211	269	101
Interest-Fed Funds and Other Borr Money				31	61	83	98	33
TOTAL INTEREST EXPENSE				104	177	294	367	134
NET INTEREST INCOME				454	459	469	499	262
Trust Income				61	65	69	75	38
Service Charge Income				98	108	110	113	53
Other Income				169	172	183	199	111
TOTAL OTHER INCOME				328	345	362	387	202
Provision For Loan Losses				28	27	24	41	37
Salaries & Benefits				210	216	227	256	136
Occupancy, F&E				56	57	62	64	32
Other Expense				187	195	208	214	115
TOTAL OTHER EXPENSE				481	495	521	575	320
Income Bef Sec Trans & Taxes				301	309	310	311	144
Income Taxes				92	95	102	100	46
Net Income Bef Sec Trans				209	214	208	211	98
Realized Gains (Losses) on Securities				9	3	1	1	(1)
NET INCOME				218	217	209	212	97
EQUITY RECONCILIATION (\$M)								
Beginning Balance				902	944	928	1,098	1,261
Net Income				218	217	209	212	97
Cash Dividends Common Stock (-)				(230)	(212)	(126)	(148)	(35)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(27)	(41)	9	17	(3)
Other Adjustments				81	20	78	82	3
Ending Balance				944	928	1,098	1,261	1,323

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LOAN COMPOSITION	\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction	497	516	763	776	825
Real Estate-Farm	94	101	105	101	100
Real Estate-Resident	1,914	2,023	2,223	2,316	2,303
Real Estate-Other	1,333	1,452	1,636	1,722	1,777
Farmers	124	110	101	111	90
Commercial & Industrial	1,574	1,812	2,070	2,398	2,605
Individuals - Credit Cards	576	555	608	736	776
Individuals - Other	1,334	1,362	1,379	1,460	1,597
Tax Exempt Obligations	24	65	82	130	141
Other Loans	147	163	150	132	161
Lease Financing Receivables	200	240	287	307	380
TOTAL GROSS LOANS	7,817	8,399	9,404	10,189	10,755
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	121	118	121	123	135
NET LOANS	7,696	8,281	9,283	10,066	10,620
Reserve For Loan Loss Reconciliation (\$M)	2004	2005	2006	2007	2008
Beginning Balance	116	121	118	121	123
Provision For Loan Losses	28	27	24	41	37
Recoveries	14	13	13	15	8
Charge-Offs	(45)	(43)	(38)	(56)	(33)
Other	8	0	4	2	0
Ending Balance	121	118	121	123	135
Loan Loss Reserve/Gross Loans (%)	1.55%	1.40%	1.29%	1.21%	1.26%
Net Charge-Offs/Gross Loans (%)	-0.40%	-0.36%	-0.27%	-0.40%	-0.23%
Recoveries/Charge-Offs (%)	31.11%	30.23%	34.21%	26.79%	24.24%
Prov for Loan Losses/Gross Loans (%)	0.36%	0.32%	0.26%	0.40%	0.34%

Past Due Loans at On Gross Loans of	06/30/08 10,755	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		51	11	25
Commercial & Industrial		23	2	2
Personal		28	11	0
Lease Financing Receivables		0	0	1
Other Loans		5	1	0
Totals		107	25	28
Past Dues/Gross Loans (%)		1.23%		
Non Accruals/Gross Loans (%)		0.26%		

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KEY RATIOS

Return on Avg Net Worth:					
Net Income Before Sec Trans	22.14	22.86	20.53	17.89	30.34
Net Income	23.09	23.18	20.63	17.97	30.03
Return on Avg Assets:					
Net Income Before Sec Trans	1.64	1.71	1.61	1.53	2.67
Net Income	1.72	1.73	1.62	1.54	2.64
Net Interest Margin					
Effective	3.89	3.99	3.92	3.85	7.63
Tax Equivalent @ 46%	4.24	4.31	4.19	4.09	8.06
Salaries/(Income-Interest Expense)	26.85	26.87	27.32	28.89	29.31
Other Income/Salaries	156.19	159.72	159.47	151.17	148.53
Equity/Assets	7.38	7.44	7.90	8.55	8.49
Dividend Payout	110.05	99.07	60.58	70.14	35.71
PAT Growth	NA	2.39	(2.80)	1.44	85.78
Asset Growth	NA	(2.71)	8.77	5.35	29.41
Earning Asset Growth	NA	(3.10)	8.30	4.50	33.76
Equity Growth	NA	(1.69)	18.32	14.85	19.67
Effective Tax Rate	30.56	30.74	32.90	32.15	31.94
Efficiency Ratio (%)	57.93	58.21	59.81	60.27	60.99

DEPOSIT ANALYSIS

	2004	2005	2006	2007	2008
Loans/Deposits (%)	80.67%	84.06%	86.64%	87.45%	92.40%
Capital/Deposits (%)	9.90%	9.42%	10.25%	10.95%	11.51%
Non-Int Bearing/Total Deposits (%)	19.20%	13.51%	11.52%	11.56%	11.55%
Int Bearing/Total Deposits (%)	80.80%	86.49%	88.48%	88.44%	88.45%
Deposit Growth (%)	NA	3.26%	8.76%	7.44%	-0.16%

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