

**COMMERCE BANK, N.A.**  
**FEDERAL FUNDS SOLD REPORT**  
**September-05**

	<u>Leverage Ratio</u>	<u>Tier I RBC</u>	<u>Total RBC</u>
<b><u>ALABAMA</u></b>			
Compass Bank-Birmingham	7.19%	8.15%	11.12%
Regions Bank-Birmingham	8.93%	10.39%	11.96%
Colonial Bank-Montgomery	7.04%	8.45%	10.64%
Amsouth Bank-Birmingham	7.49%	8.80%	11.97%
<b><u>CALIFORNIA</u></b>			
Bank of the West-San Francisco	9.31%	10.80%	12.33%
City National Bank-Beverly Hills	9.08%	12.86%	16.35%
Union Bank of California-San Francisco	8.28%	9.25%	10.26%
Westamerica Bank-San Rafael	6.15%	9.37%	10.81%
<b><u>CONNECTICUT</u></b>			
Webster Bank, NA-Waterbury	7.19%	9.12%	11.81%
<b><u>DELAWARE</u></b>			
JP Morgan-Chase Manhattan Bank-Newark	13.10%	13.98%	17.35%
Wilmington Trust Co.-Wilmington	8.14%	9.60%	10.71%
MBNA America Bank, NA-Wilmington	22.35%	22.80%	26.29%
<b><u>FLORIDA</u></b>			
Mercantile Bank-Orlando	6.66%	7.73%	10.67%
<b><u>GEORGIA</u></b>			
Columbus Bank-Columbus	23.53%	21.17%	21.79%
Suntrust Bank-Atlanta	7.16%	7.61%	10.90%
<b><u>HAWAII</u></b>			
Bank of Hawaii-Honolulu	6.83%	9.99%	12.31%
First Hawaiian Bank-Honolulu	10.81%	14.22%	16.35%
<b><u>ILLINOIS</u></b>			
Northern Trust Co.-Chicago	5.80%	8.00%	11.13%
La Salle Bank-Chicago	8.05%	9.39%	11.35%
National City Bank of the Midwest-Bannockburn	8.77%	9.52%	10.27%
First Midwest Bank-Itasca	7.47%	9.56%	10.60%
<b><u>INDIANA</u></b>			
Old National Bank-Evansville	7.79%	10.68%	14.41%
National City Bank of Indiana-Indianapolis	6.92%	9.90%	11.71%
<b><u>KENTUCKY</u></b>			
National City Bank of Kentucky-Louisville	6.29%	8.32%	12.05%
<b><u>LOUISIANA</u></b>			
Hibernia National Bank-New Orleans	7.72%	9.59%	10.86%
<b><u>MARYLAND</u></b>			
Mercantile Safe Dep. & Trust-Baltimore	7.19%	8.49%	10.49%
<b><u>MASSACHUSETTS</u></b>			
State Street Bank & Trust-Boston	5.38%	9.94%	10.77%
Mellon Trust of New England, NA-Boston	6.69%	17.81%	17.86%
Investors Bank & Trust-Boston	5.56%	15.95%	15.95%
<b><u>MICHIGAN</u></b>			
Comerica Bank-Detroit	10.24%	8.73%	11.67%

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<b><u>MISSISSIPPI</u></b>			
Trustmark National Bank-Jackson	6.90%	9.21%	10.45%
<b><u>MISSOURI</u></b>			
United Missouri Bank-Kansas City	8.88%	13.13%	13.99%
<b><u>NEBRASKA</u></b>			
First National Bank of Omaha	7.36%	7.39%	10.13%
<b><u>NEVADA</u></b>			
Citibank, N.A.-Las Vegas	9.93%	6.97%	10.72%
<b><u>NEW YORK</u></b>			
Bank of New York-New York City	7.01%	8.37%	11.52%
Manufacturers & Traders TC-Buffalo	6.61%	7.23%	10.67%
Citibank-New York City	6.65%	8.45%	12.65%
Signature Bank-New York City	9.48%	22.30%	22.84%
North Fork Bank-Mattituck	8.30%	12.89%	13.99%
<b><u>NORTH CAROLINA</u></b>			
Branch Bank & Trust-Winston-Salem	7.27%	9.43%	10.84%
Wachovia Bank, N.A.-Winston- Salem	6.28%	7.56%	11.10%
Bank of America,N.A.-Charlotte	6.64%	8.71%	10.66%
RBC Centura Bank-Rocky Mount	9.50%	11.83%	13.82%
<b><u>OHIO</u></b>			
Huntington National Bank-Columbus	6.19%	6.83%	10.72%
National City Bank-Cleveland	7.11%	6.92%	10.10%
Keybank-Cleveland	7.54%	6.73%	10.97%
Fifth Third Bank-Cincinnati	8.64%	10.13%	12.75%
JPMorgan Chase Bank-Columbus	6.18%	7.92%	10.86%
US Bank National Association-Cincinnati	6.00%	6.57%	11.00%
Skyline Bank-Salineville	7.70%	9.21%	11.05%
<b><u>OKLAHOMA</u></b>			
Bank of Oklahoma-Tulsa	6.60%	8.27%	10.84%
<b><u>PENNSYLVANIA</u></b>			
Mellon Bank-Pittsburgh	8.42%	9.82%	12.31%
PNC Bank, N.A.-Pittsburgh	6.90%	8.10%	11.78%
National City Bank of Pennsylvania-Pittsburgh	5.25%	8.81%	11.98%
Commerce Bank, NA-Philadelphia	6.02%	11.75%	12.54%
Fulton Bank-Lancaster	8.17%	10.18%	11.14%
<b><u>SOUTH CAROLINA</u></b>			
Carolina First Bank-Greenville	6.41%	8.34%	10.59%
<b><u>SOUTH DAKOTA</u></b>			
Citibank, N.A.-Sioux Falls	23.61%	20.43%	22.06%
Wells Fargo, N.A.-Sioux Falls	6.69%	8.04%	10.97%
<b><u>TENNESSEE</u></b>			
First Tennessee Bank, N.A.-Memphis	6.41%	8.34%	11.85%
<b><u>TEXAS</u></b>			
Texas Capital Bank, NA-Dallas	7.61%	9.24%	10.03%
<b><u>UTAH</u></b>			
Zions First National Bank-Salt Lake City	6.24%	7.17%	11.21%

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<b><u>VIRGINIA</u></b>			
Capital One Bank-Glen Allen	10.77%	13.46%	17.48%
<b><u>WISCONSIN</u></b>			
Associated Bank, NA-Green Bay	7.12%	9.45%	11.22%
Marshall & Ilsley Bank-Milwaukee	6.65%	7.26%	11.85%

The information used in preparing this report was obtained from sources outside the bank.  
The ratios are accurate to the best of our knowledge.