

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 12/31 2009	CALL REPORT 12/31 2010	CALL REPORT 3/31 2011
SIC: 6021	ju	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				10,189	11,644	10,490	9,476	9,429
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(123)	(173)	(194)	(198)	(195)
Net Loans				10,066	11,471	10,296	9,278	9,234
U.S. Govt Obligations/Mortgage-Backed Secur				1,914	2,474	2,954	3,083	3,175
State & Municipal Bonds				499	715	935	1,115	1,139
Fed Funds Sold/Repo's				571	169	23	460	704
Trading Account Securities				27	10	12	12	19
Other Earning Assets				209	382	2,324	2,982	3,077
EARNING ASSETS				13,286	15,221	16,544	16,930	17,348
Cash & Due From Banks				616	1,132	447	457	570
Bank Premises, F&E				363	404	396	379	374
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				14	6	10	12	25
Miscellaneous Assets				341	516	422	422	402
OTHER ASSETS				1,334	2,058	1,275	1,270	1,371
Intangibles				121	143	140	137	136
TOTAL ASSETS				14,741	17,422	17,959	18,337	18,855
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,331	1,380	4,027	4,496	4,561
Deposits-Interest Bearing				10,180	11,520	10,196	10,591	10,981
Total Deposits				11,511	12,900	14,223	15,087	15,542
Trading Liabilities				0	0	0	0	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,133	1,093	1,151	1,061	1,023
Other Borrowed Money				78	1,726	738	105	105
Miscellaneous Liabilities				274	262	162	286	372
CURRENT LIABILITIES				12,996	15,981	16,274	16,539	17,043
Term-Senior				484	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				13,480	15,981	16,274	16,539	17,043
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				837	995	1,000	1,008	1,009
Retained Earnings				416	499	619	717	735
Unrlzd Gns (Ls) on Securities				(2)	(63)	56	63	58
NET WORTH				1,261	1,441	1,685	1,798	1,812
TOTAL LIABILITIES & NET WORTH				14,741	17,422	17,959	18,337	18,855

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				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	3/31
				2007	2008	2009	2010	2011
<b>INCOME STATEMENT</b>			<b># OF MOS</b>	12	12	12	12	3
Interest-Loans				698	656	552	503	117
Interest-Govt Sec				90	119	148	122	32
Interest-State & Muni Sec				36	41	68	77	19
Interest-Fed Funds				23	9	0	3	2
Interest-Other				19	22	20	19	5
<b>TOTAL INTEREST INCOME</b>				<b>866</b>	<b>847</b>	<b>788</b>	<b>724</b>	<b>175</b>
Interest-Deposits				269	194	118	66	14
Interest-Fed Funds and Other Borr Money				98	63	35	17	2
<b>TOTAL INTEREST EXPENSE</b>				<b>367</b>	<b>257</b>	<b>153</b>	<b>83</b>	<b>16</b>
<b>NET INTEREST INCOME</b>				<b>499</b>	<b>590</b>	<b>635</b>	<b>641</b>	<b>159</b>
Trust Income				75	80	77	81	22
Service Charge Income				113	112	107	93	19
Other Income				199	208	239	260	64
<b>TOTAL OTHER INCOME</b>				<b>387</b>	<b>400</b>	<b>423</b>	<b>434</b>	<b>105</b>
Provision For Loan Losses				41	109	161	100	16
Salaries & Benefits				256	290	301	320	82
Occupancy, F&E				64	68	69	70	17
Other Expense				214	274	268	268	64
<b>TOTAL OTHER EXPENSE</b>				<b>575</b>	<b>741</b>	<b>799</b>	<b>758</b>	<b>179</b>
Income Bef Sec Trans & Taxes				311	249	259	317	85
Income Taxes				100	79	74	97	27
<b>Net Income Bef Sec Trans</b>				<b>211</b>	<b>170</b>	<b>185</b>	<b>220</b>	<b>58</b>
Realized Gains (Losses) on Securities				1	6	(20)	(1)	0
<b>NET INCOME</b>				<b>212</b>	<b>176</b>	<b>165</b>	<b>219</b>	<b>58</b>
<b><u>EQUITY RECONCILIATION (\$M)</u></b>								
Beginning Balance				1,098	1,261	1,441	1,685	1,798
Net Income				212	176	165	219	58
Cash Dividends Common Stock (-)				(148)	(70)	(45)	(120)	(40)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				17	(61)	119	8	(5)
Other Adjustments				82	135	5	6	1
<b>Ending Balance</b>				<b>1,261</b>	<b>1,441</b>	<b>1,685</b>	<b>1,798</b>	<b>1,812</b>

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				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	3/31
				2007	2008	2009	2010	2011
<b>LOAN COMPOSITION</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Real Estate-Construction				776	839	665	460	420
Real Estate-Farm				101	130	131	120	112
Real Estate-Resident				2,316	2,417	2,284	2,204	2,219
Real Estate-Other				1,722	1,878	1,859	1,802	1,816
Farmers				111	134	131	142	129
Commercial & Industrial				2,398	2,626	2,186	2,061	2,132
Individuals - Credit Cards				736	781	800	832	775
Individuals - Other				1,460	2,104	1,775	990	955
Tax Exempt Obligations				130	146	154	246	258
Other Loans				132	149	138	289	277
Lease Financing Receivables				307	440	367	330	336
<b>TOTAL GROSS LOANS</b>				<b>10,189</b>	<b>11,644</b>	<b>10,490</b>	<b>9,476</b>	<b>9,429</b>
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				123	173	194	198	195
<b>NET LOANS</b>				<b>10,066</b>	<b>11,471</b>	<b>10,296</b>	<b>9,278</b>	<b>9,234</b>
<b>Reserve For Loan Loss Reconciliation (\$M)</b>				<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Beginning Balance				121	123	173	194	198
Provision For Loan Losses				41	109	161	100	16
Recoveries				15	15	15	18	5
Charge-Offs				(56)	(85)	(155)	(114)	(24)
Other				2	11	0	0	0
<b>Ending Balance</b>				<b>123</b>	<b>173</b>	<b>194</b>	<b>198</b>	<b>195</b>
Loan Loss Reserve/Gross Loans (%)				1.21%	1.49%	1.85%	2.09%	2.07%
Net Charge-Offs/Gross Loans (%)				-0.40%	-0.60%	-1.33%	-1.01%	-0.20%
Recoveries/Charge-Offs (%)				26.79%	17.65%	9.68%	15.79%	20.83%
Prov for Loan Losses/Gross Loans (%)				0.40%	0.94%	1.53%	1.06%	0.17%

Past Due Loans at On Gross Loans of	3/31/2011 9,429	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		54	5	58
Commercial & Industrial		17	1	19
Personal		21	13	0
Lease Financing Receivables		0	0	1
Other Loans		2	0	0
<b>Totals</b>		<b>94</b>	<b>19</b>	<b>78</b>
Past Dues/Gross Loans (%)		1.20%		
Non Accruals/Gross Loans (%)		0.83%		

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KEY RATIOS

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Return on Avg Net Worth:								
Net Income Before Sec Trans	16.73	12.58	11.84	12.63	12.85			
Net Income	16.81	13.03	10.56	12.58	12.85			
Return on Avg Assets:								
Net Income Before Sec Trans	1.49	1.08	1.05	1.23	1.29			
Net Income	1.50	1.12	0.94	1.22	1.29			
Net Interest Margin								
Effective	3.76	4.14	4.00	3.83	3.71			
Tax Equivalent @ 46%	3.99	4.38	4.36	4.22	4.09			
Salaries/(Income-Interest Expense)	28.89	29.29	28.45	29.77	31.06			
Other Income/Salaries	151.17	137.93	140.53	135.63	128.05			
Equity/Assets	8.55	8.27	9.38	9.81	9.61			
Dividend Payout	70.14	41.18	24.32	54.55	68.97			
PAT Growth	NA	(19.43)	8.82	18.92	5.45			
Asset Growth	NA	21.76	3.96	(0.33)	6.13			
Earning Asset Growth	NA	18.38	9.76	(0.31)	4.23			
Equity Growth	NA	14.27	16.93	6.71	3.11			
Effective Tax Rate	32.15	31.73	28.57	30.60	31.76			
Efficiency Ratio (%)	60.27	63.84	60.30	61.21	61.74			

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DEPOSIT ANALYSIS

	2007	2008	2009	2010	2011
Loans/Deposits (%)	87.45%	88.92%	72.39%	61.50%	59.41%
Capital/Deposits (%)	10.95%	11.17%	11.85%	11.92%	11.66%
Non-Int Bearing/Total Deposits (%)	11.56%	10.70%	28.31%	29.80%	29.35%
Int Bearing/Total Deposits (%)	88.44%	89.30%	71.69%	70.20%	70.65%
Deposit Growth (%)	NA	12.07%	10.26%	6.07%	3.02%

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