COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 06/30
SIC: 6021	PW	$MM	YEAR	2002	2003	2004	2005	2006
ASSETS				$MM	$MM	$MM	$MM	$MM
Gross Loans				6,821	7,084	7,817	8,399	8,856
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(111)	(116)	(121)	(118)	(118)
Net Loans				6,710	6,968	7,696	8,281	8,738
U.S. Govt Obligations/Mortgage-Backed Secur				2,115	2,428	2,537	1,990	1,706
State & Municipal Bonds				56	58	60	244	420
Fed Funds Sold/Repo's				206	297	89	113	161
Trading Account Securities				18	10	10	25	18
Other Earning Assets				896	1,298	1,291	695	586
EARNING ASSETS				10,001	11,059	11,683	11,348	11,629
Cash & Due From Banks				658	510	574	514	625
Bank Premises, F&E				296	293	298	326	320
Customer Acceptance Liabilities				5	4	3	2	0
Other Real Estate				1	1	1	2	2
Miscellaneous Assets				174	196	217	263	279
OTHER ASSETS				1,134	1,004	1,093	1,107	1,226
Intangibles				16	21	24	24	24
TOTAL ASSETS				11,151	12,084	12,800	12,479	12,879
LIABILITIES				$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing				1,334	1,509	1,832	1,331	1,241
Deposits-Interest Bearing				7,120	7,150	7,708	8,520	8,748
Total Deposits				8,454	8,659	9,540	9,851	9,989
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	1,679
Other Borrowed Money				252	202	218	241	127
Miscellaneous Liabilities				91	89	77	86	158
CURRENT LIABILITIES				10,156	10,970	11,685	11,535	11,953
Term-Senior				65	182	155	14	2
Deferred Items				35	14	0	2	1
TOTAL LIABILITIES				10,256	11,166	11,840	11,551	11,956
Minority Interest				12	16	16	0	0
Common Stock				10	10	10	10	10
Capital Surplus				566	584	657	677	677
Retained Earnings				251	269	264	269	275
Unrlzd Gns (Ls) on Securities				56	39	13	(28)	(39)
NET WORTH				883	902	944	928	923
TOTAL LIABILITIES & NET WORTH				11,151	12,084	12,800	12,479	12,879

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 06/30
SIC: 6021	PW	$MM	YEAR	2002	2003	2004	2005	2006
INCOME STATEMENT			# OF MOS	12	12	12	12	6
Interest-Loans				393	361	389	481	288
Interest-Govt Sec				95	93	104	93	38
Interest-State & Muni Sec				39	43	48	44	19
Interest-Fed Funds				3	2	3	5	3
Interest-Other				16	17	14	13	8
TOTAL INTEREST INCOME				546	516	558	636	356
Interest-Deposits				118	75	73	116	92
Interest-Fed Funds and Other Borr Money				10	22	31	61	34
TOTAL INTEREST EXPENSE				128	97	104	177	126
NET INTEREST INCOME				418	419	454	459	230
Trust Income				52	53	61	65	34
Service Charge Income				79	90	98	108	54
Other Income				142	153	169	172	92
TOTAL OTHER INCOME				273	296	328	345	180
Provision For Loan Losses				31	36	28	27	10
Salaries & Benefits				186	196	210	216	113
Occupancy, F&E				48	54	56	57	30
Other Expense				173	172	187	195	102
TOTAL OTHER EXPENSE				438	458	481	495	255
Income Bef Sec Trans & Taxes				253	257	301	309	155
Income Taxes				83	76	92	95	53
Net Income Bef Sec Trans				170	181	209	214	102
Realized Gains (Losses) on Securities				6	4	9	3	1
NET INCOME				176	185	218	217	103
EQUITY RECONCILIATION ($M)								
Beginning Balance				824	883	902	944	928
Net Income				176	185	218	217	103
Cash Dividends Common Stock (-)				(163)	(168)	(230)	(212)	(96)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				46	(17)	(27)	(41)	(12)
Other Adjustments				0	19	81	20	0
Ending Balance				883	902	944	928	923

COMMERCE BANK, N.A.				CALL	CALL	CALL	CALL	CALL
Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	06/30
SIC: 6021	PW	$MM	YEAR	2002	2003	2004	2005	2006

LOAN COMPOSITION	$MM	$MM	$MM	$MM	$MM
Real Estate-Construction	410	470	497	516	617
Real Estate-Farm	62	80	94	101	100
Real Estate-Resident	1,606	1,706	1,914	2,023	2,099
Real Estate-Other	1,165	1,282	1,333	1,452	1,517
Farmers	91	93	124	110	102
Commercial & Industrial	1,558	1,322	1,574	1,812	2,053
Individuals - Credit Cards	491	521	576	555	569
Individuals - Other	1,134	1,271	1,334	1,362	1,317
Tax Exempt Obligations	9	9	24	65	76
Other Loans	110	137	147	163	160
Lease Financing Receivables	185	193	200	240	246
TOTAL GROSS LOANS	6,821	7,084	7,817	8,399	8,856
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	111	116	121	118	118
NET LOANS	6,710	6,968	7,696	8,281	8,738

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	10
Recoveries	12	16	14	13	7
Charge-Offs	(43)	(48)	(45)	(43)	(17)
Other	0	1	8	0	0
Ending Balance	111	116	121	118	118
Loan Loss Reserve/Gross Loans (%)	1.63%	1.64%	1.55%	1.40%	1.33%
Net Charge-Offs/Gross Loans (%)	-0.45%	-0.45%	-0.40%	-0.36%	-0.11%
Recoveries/Charge-Offs (%)	27.91%	33.33%	31.11%	30.23%	41.18%
Prov for Loan Losses/Gross Loans (%)	0.45%	0.51%	0.36%	0.32%	0.11%

Past Due Loans at	06/30/06	Days Past Due		Non-
On Gross Loans of	8,856	30-89	Over 90	Accrual
Real Estate		27	4	8
Commercial & Industrial		7	1	2
Personal		20	8	0
Lease Financing Receivables		0	0	2
Other Loans		3	1	0
Totals		57	14	12
Past Dues/Gross Loans (%)		0.80%		
Non Accruals/Gross Loans (%)		0.14%		

COMMERCE BANK, N.A.				CALL	CALL	CALL	CALL	CALL
Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	06/30
SIC: 6021	PW	$MM	YEAR	2002	2003	2004	2005	2006

KEY RATIOS					
Return on Avg Net Worth:					
Net Income Before Sec Trans	19.25	20.28	22.64	22.86	22.04
Net Income	19.93	20.73	23.62	23.18	22.26
Return on Avg Assets:					
Net Income Before Sec Trans	1.55	1.59	1.71	1.71	1.63
Net Income	1.61	1.63	1.78	1.73	1.64
Net Interest Margin					
Effective	4.18	3.98	3.99	3.99	4.00
Tax Equivalent @ 46%	4.51	4.33	4.35	4.31	4.29
Salaries/(Income-Interest Expense)	26.92	27.41	26.85	26.87	27.56
Other Income/Salaries	146.77	151.02	156.19	159.72	159.29
Equity/Assets	7.92	7.46	7.38	7.44	7.17
Dividend Payout	95.88	92.82	110.05	99.07	94.12
PAT Growth	NA	6.47	15.47	2.39	(4.67)
Asset Growth	NA	7.69	7.84	(2.71)	5.69
Earning Asset Growth	NA	9.87	7.73	(3.10)	4.15
Equity Growth	NA	2.15	4.66	(1.69)	(1.08)
Effective Tax Rate	32.81	29.57	30.56	30.74	34.19
Efficiency Ratio (%)	58.90	59.02	57.93	58.21	59.76

DEPOSIT ANALYSIS	2002	2003	2004	2005	2006
Loans/Deposits (%)	79.37%	80.47%	80.67%	84.06%	87.48%
Capital/Deposits (%)	10.44%	10.42%	9.90%	9.42%	9.24%
Non-Int Bearing/Total Deposits (%)	15.78%	17.43%	19.20%	13.51%	12.42%
Int Bearing/Total Deposits (%)	84.22%	82.57%	80.80%	86.49%	87.58%
Deposit Growth (%)	NA	2.42%	10.17%	3.26%	1.40%