COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	PW	$MM	YEAR	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 03/31 2006
ASSETS				$MM	$MM	$MM	$MM	$MM
Gross Loans				6,821	7,084	7,817	8,399	8,624
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	8,506
U.S. Govt Obligations/Mortgage-Backed Secur				2,115	2,428	2,537	1,990	1,807
State & Municipal Bonds				56	58	60	244	272
Fed Funds Sold/Repo's				206	297	89	113	73
Trading Account Securities				18	10	10	25	25
Other Earning Assets				896	1,298	1,291	695	639
EARNING ASSETS				10,001	11,059	11,683	11,348	11,322
Cash & Due From Banks				658	510	574	514	453
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	266
OTHER ASSETS				1,134	1,004	1,093	1,107	1,041
Intangibles				16	21	24	24	24
TOTAL ASSETS				11,151	12,084	12,800	12,479	12,387
LIABILITIES				$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing				1,334	1,509	1,832	1,331	1,340
Deposits-Interest Bearing				7,120	7,150	7,708	8,520	8,780
Total Deposits				8,454	8,659	9,540	9,851	10,120
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	978
Other Borrowed Money				252	202	218	241	243
Miscellaneous Liabilities				91	89	77	86	119
CURRENT LIABILITIES				10,156	10,970	11,685	11,535	11,460
Term-Senior				65	182	155	14	1
Deferred Items				35	14	0	2	2
TOTAL LIABILITIES				10,256	11,166	11,840	11,551	11,463
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	272
Unrlzd Gns (Ls) on Securities				56	39	13	(28)	(35)
NET WORTH				883	902	944	928	924
TOTAL LIABILITIES & NET WORTH				11,151	12,084	12,800	12,479	12,387

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 03/31
SIC: 6021	PW	$MM	YEAR	2002	2003	2004	2005	2006
INCOME STATEMENT			# OF MOS	12	12	12	12	3
Interest-Loans				393	361	389	481	139
Interest-Govt Sec				95	93	104	93	20
Interest-State & Muni Sec				39	43	48	44	9
Interest-Fed Funds				3	2	3	5	2
Interest-Other				16	17	14	13	3
TOTAL INTEREST INCOME				546	516	558	636	173
Interest-Deposits				118	75	73	116	43
Interest-Fed Funds and Other Borr Money				10	22	31	61	16
TOTAL INTEREST EXPENSE				128	97	104	177	59
NET INTEREST INCOME				418	419	454	459	114
Trust Income				52	53	61	65	17
Service Charge Income				79	90	98	108	26
Other Income				142	153	169	172	45
TOTAL OTHER INCOME				273	296	328	345	88
Provision For Loan Losses				31	36	28	27	4
Salaries & Benefits				186	196	210	216	57
Occupancy, F&E				48	54	56	57	15
Other Expense				173	172	187	195	51
TOTAL OTHER EXPENSE				438	458	481	495	127
Income Bef Sec Trans & Taxes				253	257	301	309	75
Income Taxes				83	76	92	95	26
Net Income Bef Sec Trans				170	181	209	214	49
Realized Gains (Losses) on Securities				6	4	9	3	0
NET INCOME				176	185	218	217	49
EQUITY RECONCILIATION ($M)								
Beginning Balance				824	883	902	944	928
Net Income				176	185	218	217	49
Cash Dividends Common Stock (-)				(163)	(168)	(230)	(212)	(46)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				46	(17)	(27)	(41)	(7)
Other Adjustments				0	19	81	20	0
Ending Balance				883	902	944	928	924

COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	PW	$MM	YEAR	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 03/31 2006

LOAN COMPOSITION	$MM	$MM	$MM	$MM	$MM
Real Estate-Construction	410	470	497	516	586
Real Estate-Farm	62	80	94	101	101
Real Estate-Resident	1,606	1,706	1,914	2,023	2,049
Real Estate-Other	1,165	1,282	1,333	1,452	1,523
Farmers	91	93	124	110	97
Commercial & Industrial	1,558	1,322	1,574	1,812	1,892
Individuals - Credit Cards	491	521	576	555	542
Individuals - Other	1,134	1,271	1,334	1,362	1,367
Tax Exempt Obligations	9	9	24	65	61
Other Loans	110	137	147	163	161
Lease Financing Receivables	185	193	200	240	245
TOTAL GROSS LOANS	6,821	7,084	7,817	8,399	8,624
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	8,506

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	4
Recoveries	12	16	14	13	5
Charge-Offs	(43)	(48)	(45)	(43)	(9)
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%	1.37%
Net Charge-Offs/Gross Loans (%)	-0.45%	-0.45%	-0.40%	-0.36%	-0.05%
Recoveries/Charge-Offs (%)	27.91%	33.33%	31.11%	30.23%	55.56%
Prov for Loan Losses/Gross Loans (%)	0.45%	0.51%	0.36%	0.32%	0.05%

Past Due Loans at 03/31/06 On Gross Loans of 8,624		Days Past Due 30-89	Days Past Due Over 90	Non-Accrual
Real Estate		21	5	4
Commercial & Industrial		4	1	1
Personal		17	8	0
Lease Financing Receivables		1	0	2
Other Loans	0	2	0	0
Totals		45	14	7
Past Dues/Gross Loans (%)		0.68%		
Non Accruals/Gross Loans (%)		0.08%		

COMMERCE BANK, N.A.

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 03/31
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	21.17
Net Income				19.93	20.73	23.62	23.18	21.17
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.59	1.71	1.71	1.59
Net Income				1.61	1.63	1.78	1.73	1.59
Net Interest Margin								
Effective				4.18	3.98	3.99	3.99	4.02
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	28.22
Other Income/Salaries				146.77	151.02	156.19	159.72	154.39
Equity/Assets				7.92	7.46	7.38	7.44	7.46
Dividend Payout				95.88	92.82	110.05	99.07	93.88
PAT Growth				NA	6.47	15.47	2.39	(8.41)
Asset Growth				NA	7.69	7.84	(2.71)	(1.68)
Earning Asset Growth				NA	9.87	7.73	(3.10)	0.50
Equity Growth				NA	2.15	4.66	(1.69)	(1.72)
Effective Tax Rate				32.81	29.57	30.56	30.74	34.67
Efficiency Ratio (%)				58.90	59.02	57.93	58.21	60.89

DEPOSIT ANALYSIS	2002	2003	2004	2005	2006
Loans/Deposits (%)	79.37%	80.47%	80.67%	84.06%	84.05%
Capital/Deposits (%)	10.44%	10.42%	9.90%	9.42%	9.13%
Non-Int Bearing/Total Deposits (%)	15.78%	17.43%	19.20%	13.51%	13.24%
Int Bearing/Total Deposits (%)	84.22%	82.57%	80.80%	86.49%	86.76%
Deposit Growth (%)	NA	2.42%	10.17%	3.26%	2.73%