| COMMERCE BANK, N.A.<br>Kansas City, Missouri<br><br>SIC: 6021 pw $MM YEAR | CALL<br>REPORT<br>12/31<br>2003 | CALL<br>REPORT<br>12/31<br>2004 | CALL<br>REPORT<br>12/31<br>2005 | CALL<br>REPORT<br>12/31<br>2006 | CALL<br>REPORT<br>03/31<br>2007 |
|---|---|---|---|---|---|
| ASSETS | $MM | $MM | $MM | $MM | $MM |
| Gross Loans | 7,084 | 7,817 | 8,399 | 9,404 | 9,701 |
| Unearned Discount (-) | 0 | 0 | 0 | 0 | 0 |
| Loan Loss Reserve (-) | (116) | (121) | (118) | (121) | (121) |
| Net Loans | 6,968 | 7,696 | 8,281 | 9,283 | 9,580 |
| U.S. Govt Obligations/Mortgage-Backed Secur | 2,428 | 2,537 | 1,990 | 1,911 | 1,806 |
| State & Municipal Bonds | 58 | 60 | 244 | 590 | 606 |
| Fed Funds Sold/Repo's | 297 | 89 | 113 | 441 | 390 |
| Trading Account Securities | 10 | 10 | 25 | 7 | 12 |
| Other Earning Assets | 1,298 | 1,291 | 695 | 377 | 340 |
| EARNING ASSETS | 11,059 | 11,683 | 11,348 | 12,609 | 12,734 |
| Cash & Due From Banks | 510 | 574 | 514 | 591 | 492 |
| Bank Premises, F&E | 293 | 298 | 326 | 339 | 343 |
| Customer Acceptance Liabilities | 4 | 3 | 2 | 0 | 0 |
| Other Real Estate | 1 | 1 | 2 | 1 | 1 |
| Miscellaneous Assets | 196 | 217 | 263 | 258 | 266 |
| OTHER ASSETS | 1,004 | 1,093 | 1,107 | 1,189 | 1,102 |
| Intangibles | 21 | 24 | 24 | 93 | 91 |
| TOTAL ASSETS | 12,084 | 12,800 | 12,479 | 13,891 | 13,927 |
| LIABILITIES | $MM | $MM | $MM | $MM | $MM |
| Deposits-Non-Interest Bearing | 1,509 | 1,832 | 1,331 | 1,234 | 1,284 |
| Deposits-Interest Bearing | 7,150 | 7,708 | 8,520 | 9,480 | 9,620 |
| Total Deposits | 8,659 | 9,540 | 9,851 | 10,714 | 10,904 |
| Trading Liabilities | 1 | 1 | 0 | 0 | 0 |
| Acceptance Outstdg | 4 | 3 | 2 | 0 | 0 |
| Fed Funds Bought/Repo's | 2,015 | 1,846 | 1,355 | 1,848 | 1,738 |
| Other Borrowed Money | 202 | 218 | 241 | 18 | 5 |
| Miscellaneous Liabilities | 89 | 77 | 86 | 200 | 147 |
| CURRENT LIABILITIES | 10,970 | 11,685 | 11,535 | 12,780 | 12,794 |
| Term-Senior | 182 | 155 | 14 | 11 | 9 |
| Deferred Items | 14 | 0 | 2 | 2 | 1 |
| TOTAL LIABILITIES | 11,166 | 11,840 | 11,551 | 12,793 | 12,804 |
| Minority Interest | 16 | 16 | 0 | 0 | 0 |
| Common Stock | 10 | 10 | 10 | 10 | 10 |
| Capital Surplus | 584 | 657 | 677 | 755 | 755 |
| Retained Earnings | 269 | 264 | 269 | 352 | 371 |
| Unrlzd Gns (Ls) on Securities | 39 | 13 | (28) | (19) | (13) |
| NET WORTH | 902 | 944 | 928 | 1,098 | 1,123 |
| TOTAL LIABILITIES & NET WORTH | 12,084 | 12,800 | 12,479 | 13,891 | 13,927 |

| COMMERCE BANK, N.A.<br>Kansas City, Missouri<br>SIC: 6021 pw $MM YEAR | CALL REPORT 12/31 2003 | CALL REPORT 12/31 2004 | CALL REPORT 12/31 2005 | CALL REPORT 12/31 2006 | CALL REPORT 03/31 2007 |
|---|---|---|---|---|---|
| INCOME STATEMENT # OF MOS | 12 | 12 | 12 | 12 | 3 |
| Interest-Loans | 361 | 389 | 481 | 616 | 169 |
| Interest-Govt Sec | 93 | 104 | 93 | 80 | 22 |
| Interest-State & Muni Sec | 43 | 48 | 44 | 38 | 10 |
| Interest-Fed Funds | 2 | 3 | 5 | 13 | 6 |
| Interest-Other | 17 | 14 | 13 | 16 | 4 |
| TOTAL INTEREST INCOME | 516 | 558 | 636 | 763 | 211 |
| Interest-Deposits | 75 | 73 | 116 | 211 | 63 |
| Interest-Fed Funds and Other Borr Money | 22 | 31 | 61 | 83 | 27 |
| TOTAL INTEREST EXPENSE | 97 | 104 | 177 | 294 | 90 |
| NET INTEREST INCOME | 419 | 454 | 459 | 469 | 121 |
| Trust Income | 53 | 61 | 65 | 69 | 18 |
| Service Charge Income | 90 | 98 | 108 | 110 | 25 |
| Other Income | 153 | 169 | 172 | 183 | 45 |
| TOTAL OTHER INCOME | 296 | 328 | 345 | 362 | 88 |
| Provision For Loan Losses | 36 | 28 | 27 | 24 | 8 |
| Salaries & Benefits | 196 | 210 | 216 | 227 | 62 |
| Occupancy, F&E | 54 | 56 | 57 | 62 | 17 |
| Other Expense | 172 | 187 | 195 | 208 | 50 |
| TOTAL OTHER EXPENSE | 458 | 481 | 495 | 521 | 137 |
| Income Bef Sec Trans & Taxes | 257 | 301 | 309 | 310 | 72 |
| Income Taxes | 76 | 92 | 95 | 102 | 23 |
| Net Income Bef Sec Trans | 181 | 209 | 214 | 208 | 49 |
| Realized Gains (Losses) on Securities | 4 | 9 | 3 | 1 | 0 |
| NET INCOME | 185 | 218 | 217 | 209 | 49 |

| EQUITY RECONCILIATION ($M) | | | | | |
|---|---|---|---|---|---|
| Beginning Balance | 883 | 902 | 944 | 928 | 1,098 |
| Net Income | 185 | 218 | 217 | 209 | 49 |
| Cash Dividends Common Stock (-) | (168) | (230) | (212) | (126) | (30) |
| Stock/Capital Surplus | 0 | 0 | 0 | 0 | 0 |
| Unrlzd Gns (Ls) on Securities | (17) | (27) | (41) | 9 | 6 |
| Other Adjustments | 19 | 81 | 20 | 78 | 0 |
| Ending Balance | 902 | 944 | 928 | 1,098 | 1,123 |

| 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 | 2003 | 2004 | 2005 | 2006 | 2007 |
| LOAN COMPOSITION | | | | $MM | $MM | $MM | $MM | $MM |
| Real Estate-Construction | | | | 470 | 497 | 516 | 763 | 706 |
| Real Estate-Farm | | | | 80 | 94 | 101 | 105 | 99 |
| Real Estate-Resident | | | | 1,706 | 1,914 | 2,023 | 2,223 | 2,240 |
| Real Estate-Other | | | | 1,282 | 1,333 | 1,452 | 1,636 | 1,683 |
| Farmers | | | | 93 | 124 | 110 | 101 | 93 |
| Commercial & Industrial | | | | 1,322 | 1,574 | 1,812 | 2,070 | 2,256 |
| Individuals - Credit Cards | | | | 521 | 576 | 555 | 608 | 601 |
| Individuals - Other | | | | 1,271 | 1,334 | 1,362 | 1,379 | 1,479 |
| Tax Exempt Obligations | | | | 9 | 24 | 65 | 82 | 105 |
| Other Loans | | | | 137 | 147 | 163 | 150 | 152 |
| Lease Financing Receivables | | | | 193 | 200 | 240 | 287 | 287 |
| TOTAL GROSS LOANS | | | | 7,084 | 7,817 | 8,399 | 9,404 | 9,701 |
| Less: Unearned Discount | | | | 0 | 0 | 0 | 0 | 0 |
| Less: Loan Loss Reserve | | | | 116 | 121 | 118 | 121 | 121 |
| NET LOANS | | | | 6,968 | 7,696 | 8,281 | 9,283 | 9,580 |

| Reserve For Loan Loss Reconciliation ($M) | 2003 | 2004 | 2005 | 2006 | 2007 |
|---|---|---|---|---|---|
| Beginning Balance | 111 | 116 | 121 | 118 | 121 |
| Provision For Loan Losses | 36 | 28 | 27 | 24 | 8 |
| Recoveries | 16 | 14 | 13 | 13 | 4 |
| Charge-Offs | (48) | (45) | (43) | (38) | (12) |
| Other | 1 | 8 | 0 | 4 | 0 |
| Ending Balance | 116 | 121 | 118 | 121 | 121 |
| Loan Loss Reserve/Gross Loans (%) | 1.64% | 1.55% | 1.40% | 1.29% | 1.25% |
| Net Charge-Offs/Gross Loans (%) | -0.45% | -0.40% | -0.36% | -0.27% | -0.08% |
| Recoveries/Charge-Offs (%) | 33.33% | 31.11% | 30.23% | 34.21% | 33.33% |
| Prov for Loan Losses/Gross Loans (%) | 0.51% | 0.36% | 0.32% | 0.26% | 0.08% |

| Past Due Loans at | 03/31/07 | Days Past Due | | Non- |
|---|---|---|---|---|
| On Gross Loans of | 9,701 | 30-89 | Over 90 | Accrual |
| Real Estate | | 51 | 6 | 11 |
| Commercial & Industrial | | 10 | 2 | 4 |
| Personal | | 23 | 10 | 0 |
| Lease Financing Receivables | | 0 | 0 | 1 |
| Other Loans | | 2 | 1 | 0 |
| Totals | | 86 | 19 | 16 |
| Past Dues/Gross Loans (%) | | 1.08% | | |
| Non Accruals/Gross Loans (%) | | 0.16% | | |

| COMMERCE BANK, N.A.<br>Kansas City, Missouri<br><br>SIC: 6021 | pw | $MM | YEAR | CALL REPORT<br>12/31<br>2003 | CALL REPORT<br>12/31<br>2004 | CALL REPORT<br>12/31<br>2005 | CALL REPORT<br>12/31<br>2006 | CALL REPORT<br>03/31<br>2007 |
|---|---|---|---|---|---|---|---|---|
| KEY RATIOS | | | | | | | | |
| Return on Avg Net Worth: | | | | | | | | |
| Net Income Before Sec Trans | | | | 20.07 | 22.64 | 22.86 | 20.53 | 17.65 |
| Net Income | | | | 20.51 | 23.62 | 23.18 | 20.63 | 17.65 |
| Return on Avg Assets: | | | | | | | | |
| Net Income Before Sec Trans | | | | 1.54 | 1.71 | 1.71 | 1.61 | 1.45 |
| Net Income | | | | 1.57 | 1.78 | 1.73 | 1.62 | 1.45 |
| Net Interest Margin | | | | | | | | |
| Effective | | | | 3.79 | 3.99 | 3.99 | 3.92 | 3.82 |
| Tax Equivalent @ 46% | | | | 4.12 | 4.35 | 4.31 | 4.19 | 4.09 |
| Salaries/(Income-Interest Expense) | | | | 27.41 | 26.85 | 26.87 | 27.32 | 29.67 |
| Other Income/Salaries | | | | 151.02 | 156.19 | 159.72 | 159.47 | 141.94 |
| Equity/Assets | | | | 7.46 | 7.38 | 7.44 | 7.90 | 8.06 |
| Dividend Payout | | | | 92.82 | 110.05 | 99.07 | 60.58 | 61.22 |
| PAT Growth | | | | NA | 15.47 | 2.39 | (2.80) | (5.77) |
| Asset Growth | | | | NA | 7.84 | (2.71) | 8.77 | 2.59 |
| Earning Asset Growth | | | | NA | 7.73 | (3.10) | 8.30 | 5.79 |
| Equity Growth | | | | NA | 4.66 | (1.69) | 18.32 | 9.11 |
| Effective Tax Rate | | | | 29.57 | 30.56 | 30.74 | 32.90 | 31.94 |
| Efficiency Ratio (%) | | | | 59.02 | 57.93 | 58.21 | 59.81 | 61.72 |

| DEPOSIT ANALYSIS | 2003 | 2004 | 2005 | 2006 | 2007 |
|---|---|---|---|---|---|
| Loans/Deposits (%) | 80.47% | 80.67% | 84.06% | 86.64% | 87.86% |
| Capital/Deposits (%) | 10.42% | 9.90% | 9.42% | 10.25% | 10.30% |
| Non-Int Bearing/Total Deposits (%) | 17.43% | 19.20% | 13.51% | 11.52% | 11.78% |
| Int Bearing/Total Deposits (%) | 82.57% | 80.80% | 86.49% | 88.48% | 88.22% |
| Deposit Growth (%) | NA | 10.17% | 3.26% | 8.76% | 1.77% |