COMMERCE BANK, N.A. Kansas City, Missouri SIC: 6021 jv $MM YEAR	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 03/31 2008
ASSETS	$MM	$MM	$MM	$MM	$MM
Gross Loans	7,817	8,399	9,404	10,189	10,595
Unearned Discount (-)	0	0	0	0	0
Loan Loss Reserve (-)	(121)	(118)	(121)	(123)	(131)
Net Loans	7,696	8,281	9,283	10,066	10,464
U.S. Govt Obligations/Mortgage-Backed Secur	2,537	1,990	1,911	1,914	2,047
State & Municipal Bonds	60	244	590	499	560
Fed Funds Sold/Repo's	89	113	441	571	454
Trading Account Securities	10	25	7	27	17
Other Earning Assets	1,291	695	377	209	293
EARNING ASSETS	11,683	11,348	12,609	13,286	13,835
Cash & Due From Banks	574	514	591	616	658
Bank Premises, F&E	298	326	339	363	366
Customer Acceptance Liabilities	3	2	0	0	0
Other Real Estate	1	2	1	14	11
Miscellaneous Assets	217	263	258	341	357
OTHER ASSETS	1,093	1,107	1,189	1,334	1,392
Intangibles	24	24	93	121	122
TOTAL ASSETS	12,800	12,479	13,891	14,741	15,349
LIABILITIES	$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing	1,832	1,331	1,234	1,331	1,374
Deposits-Interest Bearing	7,708	8,520	9,480	10,180	10,170
Total Deposits	9,540	9,851	10,714	11,511	11,544
Trading Liabilities	1	0	0	0	1
Acceptance Outstdg	3	2	0	0	0
Fed Funds Bought/Repo's	1,846	1,355	1,848	1,133	1,422
Other Borrowed Money	218	241	18	78	276
Miscellaneous Liabilities	77	86	200	274	325
CURRENT LIABILITIES	11,685	11,535	12,780	12,996	13,568
Term-Senior	155	14	11	484	485
Deferred Items	0	2	2	0	0
TOTAL LIABILITIES	11,840	11,551	12,793	13,480	14,053
Minority Interest	16	0	0	0	0
Common Stock	10	10	10	10	10
Capital Surplus	657	677	755	837	839
Retained Earnings	264	269	352	416	440
Unrlzd Gns (Ls) on Securities	13	(28)	(19)	(2)	7
NET WORTH	944	928	1,098	1,261	1,296
TOTAL LIABILITIES & NET WORTH	12,800	12,479	13,891	14,741	15,349

COMMERCE BANK, N.A. Kansas City, Missouri SIC: 6021 jv $MM YEAR	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 03/31 2008
INCOME STATEMENT # OF MOS	12	12	12	12	3
Interest-Loans	389	481	616	698	163
Interest-Govt Sec	104	93	80	90	25
Interest-State & Muni Sec	48	44	38	36	8
Interest-Fed Funds	3	5	13	23	3
Interest-Other	14	13	16	19	6
TOTAL INTEREST INCOME	558	636	763	866	205
Interest-Deposits	73	116	211	269	57
Interest-Fed Funds and Other Borr Money	31	61	83	98	19
TOTAL INTEREST EXPENSE	104	177	294	367	76
NET INTEREST INCOME	454	459	469	499	129
Trust Income	61	65	69	75	19
Service Charge Income	98	108	110	113	26
Other Income	169	172	183	199	50
TOTAL OTHER INCOME	328	345	362	387	95
Provision For Loan Losses	28	27	24	41	20
Salaries & Benefits	210	216	227	256	68
Occupancy, F&E	56	57	62	64	17
Other Expense	187	195	208	214	56
TOTAL OTHER EXPENSE	481	495	521	575	161
Income Bef Sec Trans & Taxes	301	309	310	311	63
Income Taxes	92	95	102	100	19
Net Income Bef Sec Trans	209	214	208	211	44
Realized Gains (Losses) on Securities	9	3	1	1	0
NET INCOME	218	217	209	212	44
EQUITY RECONCILIATION ($M)					
Beginning Balance	902	944	928	1,098	1,261
Net Income	218	217	209	212	44
Cash Dividends Common Stock (-)	(230)	(212)	(126)	(148)	(20)
Stock/Capital Surplus	0	0	0	0	0
Unrlzd Gns (Ls) on Securities	(27)	(41)	9	17	9
Other Adjustments	81	20	78	82	2
Ending Balance	944	928	1,098	1,261	1,296

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	03/31
SIC: 6021	jv	$MM	YEAR	2004	2005	2006	2007	2008

LOAN COMPOSITION	$MM	$MM	$MM	$MM	$MM
Real Estate-Construction	497	516	763	776	793
Real Estate-Farm	94	101	105	101	100
Real Estate-Resident	1,914	2,023	2,223	2,316	2,289
Real Estate-Other	1,333	1,452	1,636	1,722	1,726
Farmers	124	110	101	111	94
Commercial & Industrial	1,574	1,812	2,070	2,398	2,648
Individuals - Credit Cards	576	555	608	736	756
Individuals - Other	1,334	1,362	1,379	1,460	1,550
Tax Exempt Obligations	24	65	82	130	151
Other Loans	147	163	150	132	133
Lease Financing Receivables	200	240	287	307	355
TOTAL GROSS LOANS	7,817	8,399	9,404	10,189	10,595
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	121	118	121	123	131
NET LOANS	7,696	8,281	9,283	10,066	10,464

Reserve For Loan Loss Reconciliation ($M)	2004	2005	2006	2007	2008
Beginning Balance	116	121	118	121	123
Provision For Loan Losses	28	27	24	41	20
Recoveries	14	13	13	15	4
Charge-Offs	(45)	(43)	(38)	(56)	(16)
Other	8	0	4	2	0
Ending Balance	121	118	121	123	131
Loan Loss Reserve/Gross Loans (%)	1.55%	1.40%	1.29%	1.21%	1.24%
Net Charge-Offs/Gross Loans (%)	-0.40%	-0.36%	-0.27%	-0.40%	-0.11%
Recoveries/Charge-Offs (%)	31.11%	30.23%	34.21%	26.79%	25.00%
Prov for Loan Losses/Gross Loans (%)	0.36%	0.32%	0.26%	0.40%	0.19%

Past Due Loans at	03/31/08	Days Past Due		Non-
On Gross Loans of	10,595	30-89	Over 90	Accrual
Real Estate		50	12	20
Commercial & Industrial		7	1	3
Personal		28	12	0
Lease Financing Receivables		2	0	1
Other Loans		4	0	0
Totals		91	25	24
Past Dues/Gross Loans (%)		1.09%		
Non Accruals/Gross Loans (%)		0.23%		

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	jv	$MM	YEAR	2004	2005	2006	2007	2008
KEY RATIOS								
Return on Avg Net Worth:								
Net Income Before Sec Trans				22.14	22.86	20.53	17.89	13.77
Net Income				23.09	23.18	20.63	17.97	13.77
Return on Avg Assets:								
Net Income Before Sec Trans				1.64	1.71	1.61	1.53	1.21
Net Income				1.72	1.73	1.62	1.54	1.21
Net Interest Margin								
Effective				3.89	3.99	3.92	3.85	3.81
Tax Equivalent @ 46%				4.24	4.31	4.19	4.09	4.01
Salaries/(Income-Interest Expense)				26.85	26.87	27.32	28.89	30.36
Other Income/Salaries				156.19	159.72	159.47	151.17	139.71
Equity/Assets				7.38	7.44	7.90	8.55	8.44
Dividend Payout				110.05	99.07	60.58	70.14	45.45
PAT Growth				NA	2.39	(2.80)	1.44	(16.59)
Asset Growth				NA	(2.71)	8.77	5.35	20.47
Earning Asset Growth				NA	(3.10)	8.30	4.50	20.95
Equity Growth				NA	(1.69)	18.32	14.85	11.10
Effective Tax Rate				30.56	30.74	32.90	32.15	30.16
Efficiency Ratio (%)				57.93	58.21	59.81	60.27	62.95

DEPOSIT ANALYSIS	2004	2005	2006	2007	2008
Loans/Deposits (%)	80.67%	84.06%	86.64%	87.45%	90.64%
Capital/Deposits (%)	9.90%	9.42%	10.25%	10.95%	11.23%
Non-Int Bearing/Total Deposits (%)	19.20%	13.51%	11.52%	11.56%	11.90%
Int Bearing/Total Deposits (%)	80.80%	86.49%	88.48%	88.44%	88.10%
Deposit Growth (%)	NA	3.26%	8.76%	7.44%	0.29%