

COMMERCE BANK, N.A.
Kansas City, Missouri

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 12/31 2009	CALL REPORT 3/31 2010
SIC: 6021	jv	\$MM	YEAR	2006	2007	2008	2009	2010
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,404	10,189	11,644	10,490	10,376
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(121)	(123)	(173)	(194)	(198)
Net Loans				9,283	10,066	11,471	10,296	10,178
U.S. Govt Obligations/Mortgage-Backed Secur				1,911	1,914	2,474	2,954	2,854
State & Municipal Bonds				590	499	715	935	888
Fed Funds Sold/Repo's				441	571	169	23	0
Trading Account Securities				7	27	10	12	28
Other Earning Assets				377	209	382	2,324	2,388
EARNING ASSETS				12,609	13,286	15,221	16,544	16,336
Cash & Due From Banks				591	616	1,132	447	356
Bank Premises, F&E				339	363	404	396	392
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				1	14	6	10	14
Miscellaneous Assets				258	341	516	422	623
OTHER ASSETS				1,189	1,334	2,058	1,275	1,385
Intangibles				93	121	143	140	139
TOTAL ASSETS				13,891	14,741	17,422	17,959	17,860
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,234	1,331	1,380	4,027	3,903
Deposits-Interest Bearing				9,480	10,180	11,520	10,196	10,104
Total Deposits				10,714	11,511	12,900	14,223	14,007
Trading Liabilities				0	0	0	0	0
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,848	1,133	1,093	1,151	1,019
Other Borrowed Money				18	78	1,726	738	724
Miscellaneous Liabilities				200	274	262	162	369
CURRENT LIABILITIES				12,780	12,996	15,981	16,274	16,119
Term-Senior				11	484	0	0	0
Deferred Items				2	0	0	0	0
TOTAL LIABILITIES				12,793	13,480	15,981	16,274	16,119
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				755	837	995	1,000	1,004
Retained Earnings				352	416	499	619	663
Unrlzd Gns (Ls) on Securities				(19)	(2)	(63)	56	64
NET WORTH				1,098	1,261	1,441	1,685	1,741
TOTAL LIABILITIES & NET WORTH				13,891	14,741	17,422	17,959	17,860

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INCOME STATEMENT				# OF MOS	12	12	12	3
Interest-Loans				616	698	656	552	130
Interest-Govt Sec				80	90	119	148	32
Interest-State & Muni Sec				38	36	41	68	19
Interest-Fed Funds				13	23	9	0	0
Interest-Other				16	19	22	20	5
TOTAL INTEREST INCOME				763	866	847	788	186
Interest-Deposits				211	269	194	118	18
Interest-Fed Funds and Other Borr Money				83	98	63	35	7
TOTAL INTEREST EXPENSE				294	367	257	153	25
NET INTEREST INCOME				469	499	590	635	161
Trust Income				69	75	80	77	19
Service Charge Income				110	113	112	107	24
Other Income				183	199	208	239	56
TOTAL OTHER INCOME				362	387	400	423	99
Provision For Loan Losses				24	41	109	161	34
Salaries & Benefits				227	256	290	301	82
Occupancy, F&E				62	64	68	69	18
Other Expense				208	214	274	268	60
TOTAL OTHER EXPENSE				521	575	741	799	194
Income Bef Sec Trans & Taxes				310	311	249	259	66
Income Taxes				102	100	79	74	20
Net Income Bef Sec Trans				208	211	170	185	46
Realized Gains (Losses) on Securities				1	1	6	(20)	(1)
NET INCOME				209	212	176	165	45
EQUITY RECONCILIATION (\$M)								
Beginning Balance				928	1,098	1,261	1,441	1,685
Net Income				209	212	176	165	45
Cash Dividends Common Stock (-)				(126)	(148)	(70)	(45)	0
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				9	17	(61)	119	8
Other Adjustments				78	82	135	5	3
Ending Balance				1,098	1,261	1,441	1,685	1,741

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LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				763	776	839	665	575
Real Estate-Farm				105	101	130	131	125
Real Estate-Resident				2,223	2,316	2,417	2,284	2,254
Real Estate-Other				1,636	1,722	1,878	1,859	1,780
Farmers				101	111	134	131	122
Commercial & Industrial				2,070	2,398	2,626	2,186	2,045
Individuals - Credit Cards				608	736	781	800	761
Individuals - Other				1,379	1,460	2,104	1,775	1,913
Tax Exempt Obligations				82	130	146	154	174
Other Loans				150	132	149	138	276
Lease Financing Receivables				287	307	440	367	351
TOTAL GROSS LOANS				9,404	10,189	11,644	10,490	10,376
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				121	123	173	194	198
NET LOANS				9,283	10,066	11,471	10,296	10,178
Reserve For Loan Loss Reconciliation (\$M)				2006	2007	2008	2009	2010
Beginning Balance				118	121	123	173	194
Provision For Loan Losses				24	41	109	161	34
Recoveries				13	15	15	15	5
Charge-Offs				(38)	(56)	(85)	(155)	(35)
Other				4	2	11	0	0
Ending Balance				121	123	173	194	198
Loan Loss Reserve/Gross Loans (%)				1.29%	1.21%	1.49%	1.85%	1.91%
Net Charge-Offs/Gross Loans (%)				-0.27%	-0.40%	-0.60%	-1.33%	-0.29%
Recoveries/Charge-Offs (%)				34.21%	26.79%	17.65%	9.68%	14.29%
Prov for Loan Losses/Gross Loans (%)				0.26%	0.40%	0.94%	1.53%	0.33%
Past Due Loans at 3/31/2010				Days Past Due		Non-		
On Gross Loans of 10,376				30-89		Over 90	Accrual	
Real Estate				56		9	81	
Commercial & Industrial				9		1	12	
Personal				46		33	0	
Lease Financing Receivables				2		0	3	
Other Loans				2		0	0	
Totals				115		43	96	
Past Dues/Gross Loans (%)				1.52%				
Non Accruals/Gross Loans (%)				0.93%				

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KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans				18.94	17.89	12.58	11.84	10.74
Net Income				19.03	17.97	13.03	10.56	10.51
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.53	1.08	1.05	1.03
Net Income				1.55	1.54	1.12	0.94	1.01
Net Interest Margin								
Effective				3.72	3.85	4.14	4.00	3.92
Tax Equivalent @ 46%				3.98	4.09	4.38	4.36	4.31
Salaries/(Income-Interest Expense)								
				27.32	28.89	29.29	28.45	31.54
Other Income/Salaries				159.47	151.17	137.93	140.53	120.73
Equity/Assets				7.90	8.55	8.27	9.38	9.75
Dividend Payout				60.58	70.14	41.18	24.32	0.00
PAT Growth				NA	1.44	(19.43)	8.82	(0.54)
Asset Growth				NA	5.35	21.76	3.96	(1.69)
Earning Asset Growth				NA	4.50	18.38	9.76	(4.48)
Equity Growth				NA	14.85	14.27	16.93	13.29
Effective Tax Rate				32.90	32.15	31.73	28.57	30.30
Efficiency Ratio (%)				59.81	60.27	63.84	60.30	61.54

DEPOSIT ANALYSIS

	2006	2007	2008	2009	2010
Loans/Deposits (%)	86.64%	87.45%	88.92%	72.39%	72.66%
Capital/Deposits (%)	10.25%	10.95%	11.17%	11.85%	12.43%
Non-Int Bearing/Total Deposits (%)	11.52%	11.56%	10.70%	28.31%	27.86%
Int Bearing/Total Deposits (%)	88.48%	88.44%	89.30%	71.69%	72.14%
Deposit Growth (%)	NA	7.44%	12.07%	10.26%	-1.52%

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