

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2001	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 06/30 2005
SIC: 6021	PW	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				6,609	6,821	7,084	7,817	7,996
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(111)	(111)	(116)	(121)	(119)
Net Loans				6,498	6,710	6,968	7,696	7,877
U.S. Govt Obligations/Mortgage-Backed Secur				1,770	2,115	2,428	2,537	2,317
State & Municipal Bonds				13	56	58	60	73
Fed Funds Sold/Repo's				493	206	297	89	152
Trading Account Securities				16	18	10	10	13
Other Earning Assets				923	896	1,298	1,291	1,074
EARNING ASSETS				9,713	10,001	11,059	11,683	11,506
Cash & Due From Banks				747	658	510	574	539
Bank Premises, F&E				271	296	293	298	325
Customer Acceptance Liabilities				2	5	4	3	3
Other Real Estate				2	1	1	1	0
Miscellaneous Assets				144	174	196	217	233
OTHER ASSETS				1,166	1,134	1,004	1,093	1,100
Intangibles				17	16	21	24	24
TOTAL ASSETS				10,896	11,151	12,084	12,800	12,630
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,402	1,334	1,509	1,832	1,319
Deposits-Interest Bearing				7,117	7,120	7,150	7,708	8,393
Total Deposits				8,519	8,454	8,659	9,540	9,712
Trading Liabilities				4	7	1	1	0
Acceptance Outstdg				2	5	4	3	3
Fed Funds Bought/Repo's				1,041	1,347	2,015	1,846	1,525
Other Borrowed Money				59	252	202	218	125
Miscellaneous Liabilities				91	91	89	77	93
CURRENT LIABILITIES				9,716	10,156	10,970	11,685	11,458
Term-Senior				319	65	182	155	231
Deferred Items				25	35	14	0	0
TOTAL LIABILITIES				10,060	10,256	11,166	11,840	11,689
Minority Interest				12	12	16	16	16
Common Stock				10	10	10	10	10
Capital Surplus				565	566	584	657	657
Retained Earnings				239	251	269	264	258
Unrlzd Gns (Ls) on Securities				10	56	39	13	0
NET WORTH				824	883	902	944	925
TOTAL LIABILITIES & NET WORTH				10,896	11,151	12,084	12,800	12,630

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SIC: 6021	PW	\$MM	YEAR					
INCOME STATEMENT				# OF MOS	12	12	12	6
Interest-Loans					499	393	361	389
Interest-Govt Sec					78	95	93	104
Interest-State & Muni Sec					19	39	43	48
Interest-Fed Funds					23	3	2	3
Interest-Other					17	16	17	14
TOTAL INTEREST INCOME					636	546	516	558
Interest-Deposits					209	118	75	73
Interest-Fed Funds and Other Borr Money					33	10	22	31
TOTAL INTEREST EXPENSE					242	128	97	104
NET INTEREST INCOME					394	418	419	454
Trust Income					55	52	53	61
Service Charge Income					73	79	90	98
Other Income					145	142	153	169
TOTAL OTHER INCOME					273	273	296	328
Provision For Loan Losses					34	31	36	28
Salaries & Benefits					179	186	196	210
Occupancy, F&E					44	48	54	56
Other Expense					169	173	172	187
TOTAL OTHER EXPENSE					426	438	458	481
Income Bef Sec Trans & Taxes					241	253	257	301
Income Taxes					80	83	76	92
Net Income Bef Sec Trans					161	170	181	209
Realized Gains (Losses) on Securities					5	6	4	9
NET INCOME					166	176	185	218
EQUITY RECONCILIATION (\$M)								
Beginning Balance					747	824	883	902
Net Income					166	176	185	218
Cash Dividends Common Stock (-)					(137)	(163)	(168)	(230)
Stock/Capital Surplus					0	0	0	0
Unrlzd Gns (Ls) on Securities					15	46	(17)	(27)
Other Adjustments					33	0	19	81
Ending Balance					824	883	902	944

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Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	06/30
SIC: 6021	PW	\$MM	YEAR	2001	2002	2003	2004	2005
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				395	410	470	497	583
Real Estate-Farm				48	62	80	94	98
Real Estate-Resident				1,545	1,606	1,706	1,914	1,970
Real Estate-Other				1,142	1,165	1,282	1,333	1,348
Farmers				74	91	93	124	98
Commercial & Industrial				1,551	1,558	1,322	1,574	1,683
Individuals - Credit Cards				474	491	521	576	519
Individuals - Other				1,086	1,134	1,271	1,334	1,321
Tax Exempt Obligations				15	9	9	24	28
Other Loans				67	110	137	147	141
Lease Financing Receivables				212	185	193	200	207
TOTAL GROSS LOANS				6,609	6,821	7,084	7,817	7,996
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				111	111	116	121	119
NET LOANS				6,498	6,710	6,968	7,696	7,877
Reserve For Loan Loss Reconciliation (\$M)				2001	2002	2003	2004	2005
Beginning Balance				109	111	111	116	121
Provision For Loan Losses				34	31	36	28	8
Recoveries				12	12	16	14	8
Charge-Offs				(46)	(43)	(48)	(45)	(18)
Other				2	0	1	8	0
Ending Balance				111	111	116	121	119
Loan Loss Reserve/Gross Loans (%)				1.68%	1.63%	1.64%	1.55%	1.49%
Net Charge-Offs/Gross Loans (%)				-0.51%	-0.45%	-0.45%	-0.40%	-0.13%
Recoveries/Charge-Offs (%)				26.09%	27.91%	33.33%	31.11%	44.44%
Prov for Loan Losses/Gross Loans (%)				0.51%	0.45%	0.51%	0.36%	0.10%
Past Due Loans at 06/30/05				Days Past Due		Non-		
On Gross Loans of 7,996				30-89		Over 90	Accrual	
Real Estate				19		5	8	
Commercial & Industrial				11		2	3	
Personal				19		7	0	
Lease Financing Receivables				0		0	4	
Other Loans				4		0	0	
Totals				53		14	15	
Past Dues/Gross Loans (%)				0.84%				
Non Accruals/Gross Loans (%)				0.19%				

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SIC: 6021	PW	\$MM	YEAR	2001	2002	2003	2004	2005

KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans				19.54	19.92	20.28	22.64	21.19
Net Income				20.15	20.62	20.73	23.62	21.83
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.59	1.59	1.71	1.57
Net Income				1.60	1.65	1.63	1.78	1.62
Net Interest Margin								
Effective				4.06	4.24	3.98	3.99	3.92
Tax Equivalent @ 46%				4.22	4.58	4.33	4.35	4.24
Salaries/(Income-Interest Expense)				26.84	26.92	27.41	26.85	27.48
Other Income/Salaries				152.51	146.77	151.02	156.19	153.70
Equity/Assets				7.56	7.92	7.46	7.38	7.32
Dividend Payout				85.09	95.88	92.82	110.05	109.09
PAT Growth				NA	5.59	6.47	15.47	(5.26)
Asset Growth				NA	5.21	7.69	7.84	(3.67)
Earning Asset Growth				NA	6.24	9.87	7.73	(4.14)
Equity Growth				NA	7.16	2.15	4.66	(4.03)
Effective Tax Rate				33.20	32.81	29.57	30.56	36.13
Efficiency Ratio (%)				58.77	58.90	59.02	57.93	58.52

DEPOSIT ANALYSIS

	2001	2002	2003	2004	2005
Loans/Deposits (%)	76.28%	79.37%	80.47%	80.67%	81.11%
Capital/Deposits (%)	9.67%	10.44%	10.42%	9.90%	9.52%
Non-Int Bearing/Total Deposits (%)	16.46%	15.78%	17.43%	19.20%	13.58%
Int Bearing/Total Deposits (%)	83.54%	84.22%	82.57%	80.80%	86.42%
Deposit Growth (%)	NA	-0.76%	2.42%	10.17%	1.80%