

COMMERCE BANK, N.A.
Kansas City, Missouri

COMMERCE BANK, N.A. Kansas City, Missouri				CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 6/30 2009
SIC: 6021	jv	\$MM	YEAR	2005	2006	2007	2008	2009
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				8,399	9,404	10,189	11,644	11,090
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(118)	(121)	(123)	(173)	(186)
Net Loans				8,281	9,283	10,066	11,471	10,904
U.S. Govt Obligations/Mortgage-Backed Secur				1,990	1,911	1,914	2,474	2,947
State & Municipal Bonds				244	590	499	715	916
Fed Funds Sold/Repo's				113	441	571	169	40
Trading Account Securities				25	7	27	10	18
Other Earning Assets				695	377	209	382	1,129
EARNING ASSETS				11,348	12,609	13,286	15,221	15,954
Cash & Due From Banks				514	591	616	1,132	387
Bank Premises, F&E				326	339	363	404	400
Customer Acceptance Liabilities				2	0	0	0	0
Other Real Estate				2	1	14	6	9
Miscellaneous Assets				263	258	341	516	616
OTHER ASSETS				1,107	1,189	1,334	2,058	1,412
Intangibles				24	93	121	143	142
TOTAL ASSETS				12,479	13,891	14,741	17,422	17,508
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,331	1,234	1,331	1,380	3,619
Deposits-Interest Bearing				8,520	9,480	10,180	11,520	10,087
Total Deposits				9,851	10,714	11,511	12,900	13,706
Trading Liabilities				0	0	0	0	0
Acceptance Outstdg				2	0	0	0	0
Fed Funds Bought/Repo's				1,355	1,848	1,133	1,093	1,174
Other Borrowed Money				241	18	78	1,726	826
Miscellaneous Liabilities				86	200	274	262	280
CURRENT LIABILITIES				11,535	12,780	12,996	15,981	15,986
Term-Senior				14	11	484	0	0
Deferred Items				2	2	0	0	0
TOTAL LIABILITIES				11,551	12,793	13,480	15,981	15,986
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				677	755	837	995	997
Retained Earnings				269	352	416	499	527
Unrlzd Gns (Ls) on Securities				(28)	(19)	(2)	(63)	(12)
NET WORTH				928	1,098	1,261	1,441	1,522
TOTAL LIABILITIES & NET WORTH				12,479	13,891	14,741	17,422	17,508

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SIC: 6021	ju	\$MM	YEAR					
INCOME STATEMENT				# OF MOS	12	12	12	12
Interest-Loans					481	616	698	656
Interest-Govt Sec					93	80	90	119
Interest-State & Muni Sec					44	38	36	41
Interest-Fed Funds					5	13	23	9
Interest-Other					13	16	19	22
TOTAL INTEREST INCOME					636	763	866	847
Interest-Deposits					116	211	269	194
Interest-Fed Funds and Other Borr Money					61	83	98	63
TOTAL INTEREST EXPENSE					177	294	367	257
NET INTEREST INCOME					459	469	499	590
Trust Income					65	69	75	80
Service Charge Income					108	110	113	112
Other Income					172	183	199	208
TOTAL OTHER INCOME					345	362	387	400
Provision For Loan Losses					27	24	41	109
Salaries & Benefits					216	227	256	290
Occupancy, F&E					57	62	64	68
Other Expense					195	208	214	274
TOTAL OTHER EXPENSE					495	521	575	741
Income Bef Sec Trans & Taxes					309	310	311	249
Income Taxes					95	102	100	79
Net Income Bef Sec Trans					214	208	211	170
Realized Gains (Losses) on Securities					3	1	1	6
NET INCOME					217	209	212	176
EQUITY RECONCILIATION (\$M)								
Beginning Balance					944	928	1,098	1,261
Net Income					217	209	212	176
Cash Dividends Common Stock (-)					(212)	(126)	(148)	(70)
Stock/Capital Surplus					0	0	0	0
Unrlzd Gns (Ls) on Securities					(41)	9	17	(61)
Other Adjustments					20	78	82	135
Ending Balance					928	1,098	1,261	1,441

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SIC: 6021	jv	\$MM	YEAR	2005	2006	2007	2008	2009
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				516	763	776	839	732
Real Estate-Farm				101	105	101	130	134
Real Estate-Resident				2,023	2,223	2,316	2,417	2,363
Real Estate-Other				1,452	1,636	1,722	1,878	1,904
Farmers				110	101	111	134	115
Commercial & Industrial				1,812	2,070	2,398	2,626	2,508
Individuals - Credit Cards				555	608	736	781	710
Individuals - Other				1,362	1,379	1,460	2,104	1,943
Tax Exempt Obligations				65	82	130	146	178
Other Loans				163	150	132	149	164
Lease Financing Receivables				240	287	307	440	339
TOTAL GROSS LOANS				8,399	9,404	10,189	11,644	11,090
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				118	121	123	173	186
NET LOANS				8,281	9,283	10,066	11,471	10,904
Reserve For Loan Loss Reconciliation (\$M)				2005	2006	2007	2008	2009
Beginning Balance				121	118	121	123	173
Provision For Loan Losses				27	24	41	109	84
Recoveries				13	13	15	15	7
Charge-Offs				(43)	(38)	(56)	(85)	(78)
Other				0	4	2	11	0
Ending Balance				118	121	123	173	186
Loan Loss Reserve/Gross Loans (%)				1.40%	1.29%	1.21%	1.49%	1.68%
Net Charge-Offs/Gross Loans (%)				-0.36%	-0.27%	-0.40%	-0.60%	-0.64%
Recoveries/Charge-Offs (%)				30.23%	34.21%	26.79%	17.65%	8.97%
Prov for Loan Losses/Gross Loans (%)				0.32%	0.26%	0.40%	0.94%	0.76%
Past Due Loans at 6/30/2009				Days Past Due		Non-		
On Gross Loans of 11,090				30-89		Over 90	Accrual	
Real Estate				73		6	104	
Commercial & Industrial				15		1	12	
Personal				50		33	0	
Lease Financing Receivables				0		0	6	
Other Loans				5		0	0	
Totals				143		40	122	
Past Dues/Gross Loans (%)				1.65%				
Non Accruals/Gross Loans (%)				1.10%				

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Kansas City, Missouri				12/31	12/31	12/31	12/31	6/30
SIC: 6021	ju	SMM	YEAR	2005	2006	2007	2008	2009

KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans	23.06	20.53	17.89	12.58	4.99			
Net Income	23.38	20.63	17.97	13.03	4.93			
Return on Avg Assets:								
Net Income Before Sec Trans	1.73	1.61	1.53	1.08	0.43			
Net Income	1.75	1.62	1.54	1.12	0.42			
Net Interest Margin								
Effective	4.04	3.92	3.85	4.14	1.97			
Tax Equivalent @ 46%	4.38	4.19	4.09	4.38	2.13			
Salaries/(Income-Interest Expense)	26.87	27.32	28.89	29.29	29.75			
Other Income/Salaries	159.72	159.47	151.17	137.93	134.21			
Equity/Assets	7.44	7.90	8.55	8.27	8.69			
Dividend Payout	99.07	60.58	70.14	41.18	60.81			
PAT Growth	NA	(2.80)	1.44	(19.43)	(56.47)			
Asset Growth	NA	8.77	5.35	21.76	1.25			
Earning Asset Growth	NA	8.30	4.50	18.38	5.73			
Equity Growth	NA	18.32	14.85	14.27	5.62			
Effective Tax Rate	30.74	32.90	32.15	31.73	31.48			
Efficiency Ratio (%)	58.21	59.81	60.27	63.84	62.43			

DEPOSIT ANALYSIS

	2005	2006	2007	2008	2009
Loans/Deposits (%)	84.06%	86.64%	87.45%	88.92%	79.56%
Capital/Deposits (%)	9.42%	10.25%	10.95%	11.17%	11.10%
Non-Int Bearing/Total Deposits (%)	13.51%	11.52%	11.56%	10.70%	26.40%
Int Bearing/Total Deposits (%)	86.49%	88.48%	88.44%	89.30%	73.60%
Deposit Growth (%)	NA	8.76%	7.44%	12.07%	6.25%

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