COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	jv	$MM	YEAR	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 12/31 2009	CALL REPORT 6/30 2010
ASSETS				$MM	$MM	$MM	$MM	$MM
Gross Loans				9,404	10,189	11,644	10,490	10,225
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(121)	(123)	(173)	(194)	(197)
Net Loans				9,283	10,066	11,471	10,296	10,028
U.S. Govt Obligations/Mortgage-Backed Secur				1,911	1,914	2,474	2,954	2,807
State & Municipal Bonds				590	499	715	935	942
Fed Funds Sold/Repo's				441	571	169	23	9
Trading Account Securities				7	27	10	12	22
Other Earning Assets				377	209	382	2,324	2,775
EARNING ASSETS				12,609	13,286	15,221	16,544	16,583
Cash & Due From Banks				591	616	1,132	447	646
Bank Premises, F&E				339	363	404	396	389
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				1	14	6	10	13
Miscellaneous Assets				258	341	516	422	437
OTHER ASSETS				1,189	1,334	2,058	1,275	1,485
Intangibles				93	121	143	140	138
TOTAL ASSETS				13,891	14,741	17,422	17,959	18,206
LIABILITIES				$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing				1,234	1,331	1,380	4,027	4,016
Deposits-Interest Bearing				9,480	10,180	11,520	10,196	10,473
Total Deposits				10,714	11,511	12,900	14,223	14,489
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	1,069
Other Borrowed Money				18	78	1,726	738	357
Miscellaneous Liabilities				200	274	262	162	515
CURRENT LIABILITIES				12,780	12,996	15,981	16,274	16,430
Term-Senior				11	484	0	0	0
Deferred Items				2	0	0	0	0
TOTAL LIABILITIES				12,793	13,480	15,981	16,274	16,430
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				755	837	995	1,000	1,005
Retained Earnings				352	416	499	619	683
Unrlzd Gns (Ls) on Securities				(19)	(2)	(63)	56	78
NET WORTH				1,098	1,261	1,441	1,685	1,776
TOTAL LIABILITIES & NET WORTH				13,891	14,741	17,422	17,959	18,206

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 6/30
SIC: 6021	jv	$MM	YEAR	2006	2007	2008	2009	2010
INCOME STATEMENT		# OF MOS		12	12	12	12	6
Interest-Loans				616	698	656	552	258
Interest-Govt Sec				80	90	119	148	64
Interest-State & Muni Sec				38	36	41	68	39
Interest-Fed Funds				13	23	9	0	0
Interest-Other				16	19	22	20	10
TOTAL INTEREST INCOME				763	866	847	788	371
Interest-Deposits				211	269	194	118	35
Interest-Fed Funds and Other Borr Money				83	98	63	35	12
TOTAL INTEREST EXPENSE				294	367	257	153	47
NET INTEREST INCOME				469	499	590	635	324
Trust Income				69	75	80	77	40
Service Charge Income				110	113	112	107	49
Other Income				183	199	208	239	119
TOTAL OTHER INCOME				362	387	400	423	208
Provision For Loan Losses				24	41	109	161	57
Salaries & Benefits				227	256	290	301	161
Occupancy, F&E				62	64	68	69	35
Other Expense				208	214	274	268	125
TOTAL OTHER EXPENSE				521	575	741	799	378
Income Bef Sec Trans & Taxes				310	311	249	259	154
Income Taxes				102	100	79	74	49
Net Income Bef Sec Trans				208	211	170	185	105
Realized Gains (Losses) on Securities				1	1	6	(20)	0
NET INCOME				209	212	176	165	105
EQUITY RECONCILIATION ($M)								
Beginning Balance				928	1,098	1,261	1,441	1,685
Net Income				209	212	176	165	105
Cash Dividends Common Stock (-)				(126)	(148)	(70)	(45)	(40)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				9	17	(61)	119	22
Other Adjustments				78	82	135	5	4
Ending Balance				1,098	1,261	1,441	1,685	1,776

COMMERCE BANK, N.A.

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 6/30
SIC: 6021	jv	$MM	YEAR	2006	2007	2008	2009	2010
LOAN COMPOSITION				$MM	$MM	$MM	$MM	$MM
Real Estate-Construction				763	776	839	665	545
Real Estate-Farm				105	101	130	131	125
Real Estate-Resident				2,223	2,316	2,417	2,284	2,234
Real Estate-Other				1,636	1,722	1,878	1,859	1,762
Farmers				101	111	134	131	135
Commercial & Industrial				2,070	2,398	2,626	2,186	2,017
Individuals - Credit Cards				608	736	781	800	776
Individuals - Other				1,379	1,460	2,104	1,775	1,811
Tax Exempt Obligations				82	130	146	154	186
Other Loans				150	132	149	138	286
Lease Financing Receivables				287	307	440	367	348
TOTAL GROSS LOANS				9,404	10,189	11,644	10,490	10,225
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				121	123	173	194	197
NET LOANS				9,283	10,066	11,471	10,296	10,028

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	57
Recoveries	13	15	15	15	9
Charge-Offs	(38)	(56)	(85)	(155)	(63)
Other	4	2	11	0	0
Ending Balance	121	123	173	194	197
Loan Loss Reserve/Gross Loans (%)	1.29%	1.21%	1.49%	1.85%	1.93%
Net Charge-Offs/Gross Loans (%)	-0.27%	-0.40%	-0.60%	-1.33%	-0.53%
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%	0.56%

Past Due Loans at	6/30/2010	Days Past Due		Non-
On Gross Loans of	10,225	30-89	Over 90	Accrual
Real Estate		44	8	80
Commercial & Industrial		14	1	8
Personal		42	33	0
Lease Financing Receivables		0	0	2
Other Loans		5	0	0
Totals		105	42	90
Past Dues/Gross Loans (%)		1.44%		
Non Accruals/Gross Loans (%)		0.88%		

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KEY RATIOS								
Return on Avg Net Worth:								
Net Income Before Sec Trans				18.94	17.89	12.58	11.84	12.14
Net Income				19.03	17.97	13.03	10.56	12.14
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.53	1.08	1.05	1.16
Net Income				1.55	1.54	1.12	0.94	1.16
Net Interest Margin								
Effective				3.72	3.85	4.14	4.00	3.91
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	30.26
Other Income/Salaries				159.47	151.17	137.93	140.53	129.19
Equity/Assets				7.90	8.55	8.27	9.38	9.76
Dividend Payout				60.58	70.14	41.18	24.32	38.10
PAT Growth				NA	1.44	(19.43)	8.82	13.51
Asset Growth				NA	5.35	21.76	3.96	2.91
Earning Asset Growth				NA	4.50	18.38	9.76	0.64
Equity Growth				NA	14.85	14.27	16.93	10.80
Effective Tax Rate				32.90	32.15	31.73	28.57	31.82
Efficiency Ratio (%)				59.81	60.27	63.84	60.30	60.34

DEPOSIT ANALYSIS	2006	2007	2008	2009	2010
Loans/Deposits (%)	86.64%	87.45%	88.92%	72.39%	69.21%
Capital/Deposits (%)	10.25%	10.95%	11.17%	11.85%	12.26%
Non-Int Bearing/Total Deposits (%)	11.52%	11.56%	10.70%	28.31%	27.72%
Int Bearing/Total Deposits (%)	88.48%	88.44%	89.30%	71.69%	72.28%
Deposit Growth (%)	NA	7.44%	12.07%	10.26%	1.87%