COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	PW	$MM	YEAR	CALL REPORT 12/31 2001	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005
ASSETS				$MM	$MM	$MM	$MM	$MM
Gross Loans				6,609	6,821	7,084	7,817	8,399
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(111)	(111)	(116)	(121)	(118)
Net Loans				6,498	6,710	6,968	7,696	8,281
U.S. Govt Obligations/Mortgage-Backed Secur				1,770	2,115	2,428	2,537	1,990
State & Municipal Bonds				13	56	58	60	244
Fed Funds Sold/Repo's				493	206	297	89	113
Trading Account Securities				16	18	10	10	25
Other Earning Assets				923	896	1,298	1,291	695
EARNING ASSETS				9,713	10,001	11,059	11,683	11,348
Cash & Due From Banks				747	658	510	574	514
Bank Premises, F&E				271	296	293	298	326
Customer Acceptance Liabilities				2	5	4	3	2
Other Real Estate				2	1	1	1	2
Miscellaneous Assets				144	174	196	217	263
OTHER ASSETS				1,166	1,134	1,004	1,093	1,107
Intangibles				17	16	21	24	24
TOTAL ASSETS				10,896	11,151	12,084	12,800	12,479
LIABILITIES				$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing				1,402	1,334	1,509	1,832	1,331
Deposits-Interest Bearing				7,117	7,120	7,150	7,708	8,520
Total Deposits				8,519	8,454	8,659	9,540	9,851
Trading Liabilities				4	7	1	1	0
Acceptance Outstdg				2	5	4	3	2
Fed Funds Bought/Repo's				1,041	1,347	2,015	1,846	1,355
Other Borrowed Money				59	252	202	218	241
Miscellaneous Liabilities				91	91	89	77	86
CURRENT LIABILITIES				9,716	10,156	10,970	11,685	11,535
Term-Senior				319	65	182	155	14
Deferred Items				25	35	14	0	2
TOTAL LIABILITIES				10,060	10,256	11,166	11,840	11,551
Minority Interest				12	12	16	16	0
Common Stock				10	10	10	10	10
Capital Surplus				565	566	584	657	677
Retained Earnings				239	251	269	264	269
Unrlzd Gns (Ls) on Securities				10	56	39	13	(28)
NET WORTH				824	883	902	944	928
TOTAL LIABILITIES & NET WORTH				10,896	11,151	12,084	12,800	12,479

COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	PW	$MM	YEAR	CALL REPORT 12/31 2001	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005
INCOME STATEMENT			# OF MOS	12	12	12	12	12
Interest-Loans				499	393	361	389	481
Interest-Govt Sec				78	95	93	104	93
Interest-State & Muni Sec				19	39	43	48	44
Interest-Fed Funds				23	3	2	3	5
Interest-Other				17	16	17	14	13
TOTAL INTEREST INCOME				636	546	516	558	636
Interest-Deposits				209	118	75	73	116
Interest-Fed Funds and Other Borr Money				33	10	22	31	61
TOTAL INTEREST EXPENSE				242	128	97	104	177
NET INTEREST INCOME				394	418	419	454	459
Trust Income				55	52	53	61	65
Service Charge Income				73	79	90	98	108
Other Income				145	142	153	169	172
TOTAL OTHER INCOME				273	273	296	328	345
Provision For Loan Losses				34	31	36	28	27
Salaries & Benefits				179	186	196	210	216
Occupancy, F&E				44	48	54	56	57
Other Expense				169	173	172	187	195
TOTAL OTHER EXPENSE				426	438	458	481	495
Income Bef Sec Trans & Taxes				241	253	257	301	309
Income Taxes				80	83	76	92	95
Net Income Bef Sec Trans				161	170	181	209	214
Realized Gains (Losses) on Securities				5	6	4	9	3
NET INCOME				166	176	185	218	217
EQUITY RECONCILIATION ($M)								
Beginning Balance				747	824	883	902	944
Net Income				166	176	185	218	217
Cash Dividends Common Stock (-)				(137)	(163)	(168)	(230)	(212)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				15	46	(17)	(27)	(41)
Other Adjustments				33	0	19	81	20
Ending Balance				824	883	902	944	928

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	12/31
SIC: 6021	PW	$MM	YEAR	2001	2002	2003	2004	2005
LOAN COMPOSITION				$MM	$MM	$MM	$MM	$MM
Real Estate-Construction				395	410	470	497	516
Real Estate-Farm				48	62	80	94	101
Real Estate-Resident				1,545	1,606	1,706	1,914	2,023
Real Estate-Other				1,142	1,165	1,282	1,333	1,452
Farmers				74	91	93	124	110
Commercial & Industrial				1,551	1,558	1,322	1,574	1,812
Individuals - Credit Cards				474	491	521	576	555
Individuals - Other				1,086	1,134	1,271	1,334	1,362
Tax Exempt Obligations				15	9	9	24	65
Other Loans				67	110	137	147	163
Lease Financing Receivables				212	185	193	200	240
TOTAL GROSS LOANS				6,609	6,821	7,084	7,817	8,399
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				111	111	116	121	118
NET LOANS				6,498	6,710	6,968	7,696	8,281

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	27
Recoveries	12	12	16	14	13
Charge-Offs	(46)	(43)	(48)	(45)	(43)
Other	2	0	1	8	0
Ending Balance	111	111	116	121	118
Loan Loss Reserve/Gross Loans (%)	1.68%	1.63%	1.64%	1.55%	1.40%
Net Charge-Offs/Gross Loans (%)	-0.51%	-0.45%	-0.45%	-0.40%	-0.36%
Recoveries/Charge-Offs (%)	26.09%	27.91%	33.33%	31.11%	30.23%
Prov for Loan Losses/Gross Loans (%)	0.51%	0.45%	0.51%	0.36%	0.32%

Past Due Loans at	12/31/05		Days Past Due		Non-
On Gross Loans of	8,399		30-89	Over 90	Accrual
Real Estate			26	4	4
Commercial & Industrial			4	1	2
Personal			25	8	0
Lease Financing Receivables			2	0	3
Other Loans		0	5	0	0
Totals			62	13	9
Past Dues/Gross Loans (%)			0.89%		
Non Accruals/Gross Loans (%)			0.11%		

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 12/31
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	22.86
Net Income				20.15	20.62	20.73	23.62	23.18
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.59	1.59	1.71	1.71
Net Income				1.60	1.65	1.63	1.78	1.73
Net Interest Margin								
Effective				4.06	4.24	3.98	3.99	3.99
Tax Equivalent @ 46%				4.22	4.58	4.33	4.35	4.31
Salaries/(Income-Interest Expense)				26.84	26.92	27.41	26.85	26.87
Other Income/Salaries				152.51	146.77	151.02	156.19	159.72
Equity/Assets				7.56	7.92	7.46	7.38	7.44
Dividend Payout				85.09	95.88	92.82	110.05	99.07
PAT Growth				NA	5.59	6.47	15.47	2.39
Asset Growth				NA	5.21	7.69	7.84	(2.71)
Earning Asset Growth				NA	6.24	9.87	7.73	(3.10)
Equity Growth				NA	7.16	2.15	4.66	(1.69)
Effective Tax Rate				33.20	32.81	29.57	30.56	30.74
Efficiency Ratio (%)				58.77	58.90	59.02	57.93	58.21

DEPOSIT ANALYSIS	2001	2002	2003	2004	2005
Loans/Deposits (%)	76.28%	79.37%	80.47%	80.67%	84.06%
Capital/Deposits (%)	9.67%	10.44%	10.42%	9.90%	9.42%
Non-Int Bearing/Total Deposits (%)	16.46%	15.78%	17.43%	19.20%	13.51%
Int Bearing/Total Deposits (%)	83.54%	84.22%	82.57%	80.80%	86.49%
Deposit Growth (%)	NA	-0.76%	2.42%	10.17%	3.26%