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	2002	2003	2004	2005	2006
ASSETS				$MM	$MM	$MM	$MM	$MM
Gross Loans				6,821	7,084	7,817	8,399	9,404
Unearned Discount		(-)		0	0	0	0	0
Loan Loss Reserve		(-)		(111)	(116)	(121)	(118)	(121)
Net Loans				6,710	6,968	7,696	8,281	9,283
U.S. Govt Obligations/Mortgage-Backed Secur				2,115	2,428	2,537	1,990	1,911
State & Municipal Bonds				56	58	60	244	590
Fed Funds Sold/Repo's				206	297	89	113	441
Trading Account Securities				18	10	10	25	7
Other Earning Assets				896	1,298	1,291	695	377
EARNING ASSETS				10,001	11,059	11,683	11,348	12,609
Cash & Due From Banks				658	510	574	514	591
Bank Premises, F&E				296	293	298	326	339
Customer Acceptance Liabilities				5	4	3	2	0
Other Real Estate				1	1	1	2	1
Miscellaneous Assets				174	196	217	263	258
OTHER ASSETS				1,134	1,004	1,093	1,107	1,189
Intangibles				16	21	24	24	93
TOTAL ASSETS				11,151	12,084	12,800	12,479	13,891
LIABILITIES				$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing				1,334	1,509	1,832	1,331	1,234
Deposits-Interest Bearing				7,120	7,150	7,708	8,520	9,480
Total Deposits				8,454	8,659	9,540	9,851	10,714
Trading Liabilities				7	1	1	0	0
Acceptance Outstdg				5	4	3	2	0
Fed Funds Bought/Repo's				1,347	2,015	1,846	1,355	1,848
Other Borrowed Money				252	202	218	241	18
Miscellaneous Liabilities				91	89	77	86	200
CURRENT LIABILITIES				10,156	10,970	11,685	11,535	12,780
Term-Senior				65	182	155	14	11
Deferred Items				35	14	0	2	2
TOTAL LIABILITIES				10,256	11,166	11,840	11,551	12,793
Minority Interest				12	16	16	0	0
Common Stock				10	10	10	10	10
Capital Surplus				566	584	657	677	755
Retained Earnings				251	269	264	269	352
Unrlzd Gns (Ls) on Securities				56	39	13	(28)	(19)
NET WORTH				883	902	944	928	1,098
TOTAL LIABILITIES & NET WORTH				11,151	12,084	12,800	12,479	13,891

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	$MM	YEAR	2002	2003	2004	2005	2006
INCOME STATEMENT			# OF MOS	12	12	12	12	12
Interest-Loans				393	361	389	481	616
Interest-Govt Sec				95	93	104	93	80
Interest-State & Muni Sec				39	43	48	44	38
Interest-Fed Funds				3	2	3	5	13
Interest-Other				16	17	14	13	16
TOTAL INTEREST INCOME				546	516	558	636	763
Interest-Deposits				118	75	73	116	211
Interest-Fed Funds and Other Borr Money				10	22	31	61	83
TOTAL INTEREST EXPENSE				128	97	104	177	294
NET INTEREST INCOME				418	419	454	459	469
Trust Income				52	53	61	65	69
Service Charge Income				79	90	98	108	110
Other Income				142	153	169	172	183
TOTAL OTHER INCOME				273	296	328	345	362
Provision For Loan Losses				31	36	28	27	24
Salaries & Benefits				186	196	210	216	227
Occupancy, F&E				48	54	56	57	62
Other Expense				173	172	187	195	208
TOTAL OTHER EXPENSE				438	458	481	495	521
Income Bef Sec Trans & Taxes				253	257	301	309	310
Income Taxes				83	76	92	95	102
Net Income Bef Sec Trans				170	181	209	214	208
Realized Gains (Losses) on Securities				6	4	9	3	1
NET INCOME				176	185	218	217	209
EQUITY RECONCILIATION ($M)								
Beginning Balance				824	883	902	944	928
Net Income				176	185	218	217	209
Cash Dividends Common Stock (-)				(163)	(168)	(230)	(212)	(126)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				46	(17)	(27)	(41)	9
Other Adjustments				0	19	81	20	78
Ending Balance				883	902	944	928	1,098

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	2002	2003	2004	2005	2006
LOAN COMPOSITION				$MM	$MM	$MM	$MM	$MM
Real Estate-Construction				410	470	497	516	763
Real Estate-Farm				62	80	94	101	105
Real Estate-Resident				1,606	1,706	1,914	2,023	2,223
Real Estate-Other				1,165	1,282	1,333	1,452	1,636
Farmers				91	93	124	110	101
Commercial & Industrial				1,558	1,322	1,574	1,812	2,070
Individuals - Credit Cards				491	521	576	555	608
Individuals - Other				1,134	1,271	1,334	1,362	1,379
Tax Exempt Obligations				9	9	24	65	82
Other Loans				110	137	147	163	150
Lease Financing Receivables				185	193	200	240	287
TOTAL GROSS LOANS				6,821	7,084	7,817	8,399	9,404
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				111	116	121	118	121
NET LOANS				6,710	6,968	7,696	8,281	9,283

Reserve For Loan Loss Reconciliation ($M)	2002	2003	2004	2005	2006
Beginning Balance	111	111	116	121	118
Provision For Loan Losses	31	36	28	27	24
Recoveries	12	16	14	13	13
Charge-Offs	(43)	(48)	(45)	(43)	(38)
Other	0	1	8	0	4
Ending Balance	111	116	121	118	121
Loan Loss Reserve/Gross Loans (%)	1.63%	1.64%	1.55%	1.40%	1.29%
Net Charge-Offs/Gross Loans (%)	-0.45%	-0.45%	-0.40%	-0.36%	-0.27%
Recoveries/Charge-Offs (%)	27.91%	33.33%	31.11%	30.23%	34.21%
Prov for Loan Losses/Gross Loans (%)	0.45%	0.51%	0.36%	0.32%	0.26%

Past Due Loans at	12/31/06	Days Past Due		Non-
On Gross Loans of	9,404	30-89	Over 90	Accrual
Real Estate		44	6	11
Commercial & Industrial		3	2	3
Personal		27	10	0
Lease Financing Receivables		1	0	1
Other Loans		2	1	0
Totals		77	19	15
Past Dues/Gross Loans (%)		1.02%		
Non Accruals/Gross Loans (%)		0.16%		

COMMERCE BANK, N.A. Kansas City, Missouri SIC: 6021	pw	$MM	YEAR	CALL REPORT 12/31 2002	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006
KEY RATIOS								
Return on Avg Net Worth:								
Net Income Before Sec Trans				19.25	20.28	22.64	22.86	20.53
Net Income				19.93	20.73	23.62	23.18	20.63
Return on Avg Assets:								
Net Income Before Sec Trans				1.55	1.59	1.71	1.71	1.61
Net Income				1.61	1.63	1.78	1.73	1.62
Net Interest Margin								
Effective				4.18	3.98	3.99	3.99	3.92
Tax Equivalent @ 46%				4.51	4.33	4.35	4.31	4.19
Salaries/(Income-Interest Expense)				26.92	27.41	26.85	26.87	27.32
Other Income/Salaries				146.77	151.02	156.19	159.72	159.47
Equity/Assets				7.92	7.46	7.38	7.44	7.90
Dividend Payout				95.88	92.82	110.05	99.07	60.58
PAT Growth				NA	6.47	15.47	2.39	(2.80)
Asset Growth				NA	7.69	7.84	(2.71)	8.77
Earning Asset Growth				NA	9.87	7.73	(3.10)	8.30
Equity Growth				NA	2.15	4.66	(1.69)	18.32
Effective Tax Rate				32.81	29.57	30.56	30.74	32.90
Efficiency Ratio (%)				58.90	59.02	57.93	58.21	59.81

DEPOSIT ANALYSIS	2002	2003	2004	2005	2006
Loans/Deposits (%)	79.37%	80.47%	80.67%	84.06%	86.64%
Capital/Deposits (%)	10.44%	10.42%	9.90%	9.42%	10.25%
Non-Int Bearing/Total Deposits (%)	15.78%	17.43%	19.20%	13.51%	11.52%
Int Bearing/Total Deposits (%)	84.22%	82.57%	80.80%	86.49%	88.48%
Deposit Growth (%)	NA	2.42%	10.17%	3.26%	8.76%