COMMERCE BANK, N.A. Kansas City, Missouri SIC: 6021 jv $MM YEAR	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007
ASSETS	$MM	$MM	$MM	$MM	$MM
Gross Loans	7,084	7,817	8,399	9,404	10,189
Unearned Discount (-)	0	0	0	0	0
Loan Loss Reserve (-)	(116)	(121)	(118)	(121)	(123)
Net Loans	6,968	7,696	8,281	9,283	10,066
U.S. Govt Obligations/Mortgage-Backed Secur	2,428	2,537	1,990	1,911	1,914
State & Municipal Bonds	58	60	244	590	499
Fed Funds Sold/Repo's	297	89	113	441	571
Trading Account Securities	10	10	25	7	27
Other Earning Assets	1,298	1,291	695	377	209
EARNING ASSETS	11,059	11,683	11,348	12,609	13,286
Cash & Due From Banks	510	574	514	591	616
Bank Premises, F&E	293	298	326	339	363
Customer Acceptance Liabilities	4	3	2	0	0
Other Real Estate	1	1	2	1	14
Miscellaneous Assets	196	217	263	258	341
OTHER ASSETS	1,004	1,093	1,107	1,189	1,334
Intangibles	21	24	24	93	121
TOTAL ASSETS	12,084	12,800	12,479	13,891	14,741
LIABILITIES	$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing	1,509	1,832	1,331	1,234	1,331
Deposits-Interest Bearing	7,150	7,708	8,520	9,480	10,180
Total Deposits	8,659	9,540	9,851	10,714	11,511
Trading Liabilities	1	1	0	0	0
Acceptance Outstdg	4	3	2	0	0
Fed Funds Bought/Repo's	2,015	1,846	1,355	1,848	1,133
Other Borrowed Money	202	218	241	18	78
Miscellaneous Liabilities	89	77	86	200	274
CURRENT LIABILITIES	10,970	11,685	11,535	12,780	12,996
Term-Senior	182	155	14	11	484
Deferred Items	14	0	2	2	0
TOTAL LIABILITIES	11,166	11,840	11,551	12,793	13,480
Minority Interest	16	16	0	0	0
Common Stock	10	10	10	10	10
Capital Surplus	584	657	677	755	837
Retained Earnings	269	264	269	352	416
Unrlzd Gns (Ls) on Securities	39	13	(28)	(19)	(2)
NET WORTH	902	944	928	1,098	1,261
TOTAL LIABILITIES & NET WORTH	12,084	12,800	12,479	13,891	14,741

COMMERCE BANK, N.A.

COMMERCE BANK, N.A.
Kansas City, Missouri

SIC: 6021	jv	$MM	YEAR	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007
INCOME STATEMENT			# OF MOS	12	12	12	12	12
Interest-Loans				361	389	481	616	698
Interest-Govt Sec				93	104	93	80	90
Interest-State & Muni Sec				43	48	44	38	36
Interest-Fed Funds				2	3	5	13	23
Interest-Other				17	14	13	16	19
TOTAL INTEREST INCOME				516	558	636	763	866
Interest-Deposits				75	73	116	211	269
Interest-Fed Funds and Other Borr Money				22	31	61	83	98
TOTAL INTEREST EXPENSE				97	104	177	294	367
NET INTEREST INCOME				419	454	459	469	499
Trust Income				53	61	65	69	75
Service Charge Income				90	98	108	110	113
Other Income				153	169	172	183	199
TOTAL OTHER INCOME				296	328	345	362	387
Provision For Loan Losses				36	28	27	24	41
Salaries & Benefits				196	210	216	227	256
Occupancy, F&E				54	56	57	62	64
Other Expense				172	187	195	208	214
TOTAL OTHER EXPENSE				458	481	495	521	575
Income Bef Sec Trans & Taxes				257	301	309	310	311
Income Taxes				76	92	95	102	100
Net Income Bef Sec Trans				181	209	214	208	211
Realized Gains (Losses) on Securities				4	9	3	1	1
NET INCOME				185	218	217	209	212
EQUITY RECONCILIATION ($M)								
Beginning Balance				883	902	944	928	1,098
Net Income				185	218	217	209	212
Cash Dividends Common Stock (-)				(168)	(230)	(212)	(126)	(148)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(17)	(27)	(41)	9	17
Other Adjustments				19	81	20	78	82
Ending Balance				902	944	928	1,098	1,261

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	jv	$MM	YEAR	2003	2004	2005	2006	2007
LOAN COMPOSITION				$MM	$MM	$MM	$MM	$MM
Real Estate-Construction				470	497	516	763	776
Real Estate-Farm				80	94	101	105	101
Real Estate-Resident				1,706	1,914	2,023	2,223	2,316
Real Estate-Other				1,282	1,333	1,452	1,636	1,722
Farmers				93	124	110	101	111
Commercial & Industrial				1,322	1,574	1,812	2,070	2,398
Individuals - Credit Cards				521	576	555	608	736
Individuals - Other				1,271	1,334	1,362	1,379	1,460
Tax Exempt Obligations				9	24	65	82	130
Other Loans				137	147	163	150	132
Lease Financing Receivables				193	200	240	287	307
TOTAL GROSS LOANS				7,084	7,817	8,399	9,404	10,189
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				116	121	118	121	123
NET LOANS				6,968	7,696	8,281	9,283	10,066

Reserve For Loan Loss Reconciliation ($M)	2003	2004	2005	2006	2007
Beginning Balance	111	116	121	118	121
Provision For Loan Losses	36	28	27	24	41
Recoveries	16	14	13	13	15
Charge-Offs	(48)	(45)	(43)	(38)	(56)
Other	1	8	0	4	2
Ending Balance	116	121	118	121	123
Loan Loss Reserve/Gross Loans (%)	1.64%	1.55%	1.40%	1.29%	1.21%
Net Charge-Offs/Gross Loans (%)	-0.45%	-0.40%	-0.36%	-0.27%	-0.40%
Recoveries/Charge-Offs (%)	33.33%	31.11%	30.23%	34.21%	26.79%
Prov for Loan Losses/Gross Loans (%)	0.51%	0.36%	0.32%	0.26%	0.40%

Past Due Loans at	12/31/07	Days Past Due		Non-
On Gross Loans of	10,189	30-89	Over 90	Accrual
Real Estate		50	8	16
Commercial & Industrial		8	1	3
Personal		34	11	0
Lease Financing Receivables		2	0	0
Other Loans		5	0	0
Totals		99	20	19
Past Dues/Gross Loans (%)		1.17%		
Non Accruals/Gross Loans (%)		0.19%		

COMMERCE BANK, N.A. Kansas City, Missouri SIC: 6021	jv	$MM	YEAR	CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 12/31 2007
KEY RATIOS								
Return on Avg Net Worth:								
Net Income Before Sec Trans				20.07	22.64	22.86	20.53	17.89
Net Income				20.51	23.62	23.18	20.63	17.97
Return on Avg Assets:								
Net Income Before Sec Trans				1.54	1.71	1.71	1.61	1.53
Net Income				1.57	1.78	1.73	1.62	1.54
Net Interest Margin								
Effective				3.79	3.99	3.99	3.92	3.85
Tax Equivalent @ 46%				4.12	4.35	4.31	4.19	4.09
Salaries/(Income-Interest Expense)				27.41	26.85	26.87	27.32	28.89
Other Income/Salaries				151.02	156.19	159.72	159.47	151.17
Equity/Assets				7.46	7.38	7.44	7.90	8.55
Dividend Payout				92.82	110.05	99.07	60.58	70.14
PAT Growth				NA	15.47	2.39	(2.80)	1.44
Asset Growth				NA	7.84	(2.71)	8.77	5.35
Earning Asset Growth				NA	7.73	(3.10)	8.30	4.50
Equity Growth				NA	4.66	(1.69)	18.32	14.85
Effective Tax Rate				29.57	30.56	30.74	32.90	32.15
Efficiency Ratio (%)				59.02	57.93	58.21	59.81	60.27

DEPOSIT ANALYSIS	2003	2004	2005	2006	2007
Loans/Deposits (%)	80.47%	80.67%	84.06%	86.64%	87.45%
Capital/Deposits (%)	10.42%	9.90%	9.42%	10.25%	10.95%
Non-Int Bearing/Total Deposits (%)	17.43%	19.20%	13.51%	11.52%	11.56%
Int Bearing/Total Deposits (%)	82.57%	80.80%	86.49%	88.48%	88.44%
Deposit Growth (%)	NA	10.17%	3.26%	8.76%	7.44%