

COMMERCE BANK, N.A.  
 Kansas City, Missouri

				CALL REPORT 12/31 2003	CALL REPORT 12/31 2004	CALL REPORT 12/31 2005	CALL REPORT 12/31 2006	CALL REPORT 09/30 2007
SIC: 6021	pw	\$MM	YEAR					
<b>ASSETS</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Gross Loans				7,084	7,817	8,399	9,404	10,135
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	10,012
U.S. Govt Obligations/Mortgage-Backed Secur				2,428	2,537	1,990	1,911	1,937
State & Municipal Bonds				58	60	244	590	588
Fed Funds Sold/Repo's				297	89	113	441	455
Trading Account Securities				10	10	25	7	17
Other Earning Assets				1,298	1,291	695	377	360
<b>EARNING ASSETS</b>				<b>11,059</b>	<b>11,683</b>	<b>11,348</b>	<b>12,609</b>	<b>13,369</b>
Cash & Due From Banks				510	574	514	591	517
Bank Premises, F&E				293	298	326	339	358
Customer Acceptance Liabilities				4	3	2	0	0
Other Real Estate				1	1	2	1	15
Miscellaneous Assets				196	217	263	258	271
<b>OTHER ASSETS</b>				<b>1,004</b>	<b>1,093</b>	<b>1,107</b>	<b>1,189</b>	<b>1,161</b>
Intangibles				21	24	24	93	123
<b>TOTAL ASSETS</b>				<b>12,084</b>	<b>12,800</b>	<b>12,479</b>	<b>13,891</b>	<b>14,653</b>
<b>LIABILITIES</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Deposits-Non-Interest Bearing				1,509	1,832	1,331	1,234	1,076
Deposits-Interest Bearing				7,150	7,708	8,520	9,480	9,895
Total Deposits				8,659	9,540	9,851	10,714	10,971
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	1,954
Other Borrowed Money				202	218	241	18	10
Miscellaneous Liabilities				89	77	86	200	163
<b>CURRENT LIABILITIES</b>				<b>10,970</b>	<b>11,685</b>	<b>11,535</b>	<b>12,780</b>	<b>13,098</b>
Term-Senior				182	155	14	11	312
Deferred Items				14	0	2	2	0
<b>TOTAL LIABILITIES</b>				<b>11,166</b>	<b>11,840</b>	<b>11,551</b>	<b>12,793</b>	<b>13,410</b>
Minority Interest				16	16	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				584	657	677	755	827
Retained Earnings				269	264	269	352	413
Unrlzd Gns (Ls) on Securities				39	13	(28)	(19)	(7)
<b>NET WORTH</b>				<b>902</b>	<b>944</b>	<b>928</b>	<b>1,098</b>	<b>1,243</b>
<b>TOTAL LIABILITIES &amp; NET WORTH</b>				<b>12,084</b>	<b>12,800</b>	<b>12,479</b>	<b>13,891</b>	<b>14,653</b>

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				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	09/30
SIC: 6021	pw	\$MM	YEAR	2003	2004	2005	2006	2007
INCOME STATEMENT			# OF MOS	12	12	12	12	9
Interest-Loans				361	389	481	616	523
Interest-Govt Sec				93	104	93	80	66
Interest-State & Muni Sec				43	48	44	38	27
Interest-Fed Funds				2	3	5	13	17
Interest-Other				17	14	13	16	15
TOTAL INTEREST INCOME				516	558	636	763	648
Interest-Deposits				75	73	116	211	203
Interest-Fed Funds and Other Borr Money				22	31	61	83	74
TOTAL INTEREST EXPENSE				97	104	177	294	277
NET INTEREST INCOME				419	454	459	469	371
Trust Income				53	61	65	69	56
Service Charge Income				90	98	108	110	83
Other Income				153	169	172	183	146
TOTAL OTHER INCOME				296	328	345	362	285
Provision For Loan Losses				36	28	27	24	28
Salaries & Benefits				196	210	216	227	185
Occupancy, F&E				54	56	57	62	47
Other Expense				172	187	195	208	161
TOTAL OTHER EXPENSE				458	481	495	521	421
Income Bef Sec Trans & Taxes				257	301	309	310	235
Income Taxes				76	92	95	102	75
Net Income Bef Sec Trans				181	209	214	208	160
Realized Gains (Losses) on Securities				4	9	3	1	0
NET INCOME				185	218	217	209	160
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				883	902	944	928	1,098
Net Income				185	218	217	209	160
Cash Dividends Common Stock (-)				(168)	(230)	(212)	(126)	(99)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(17)	(27)	(41)	9	12
Other Adjustments				19	81	20	78	72
Ending Balance				902	944	928	1,098	1,243

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SIC: 6021	pw	\$MM	YEAR	CALL	CALL	CALL	CALL	CALL
				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	09/30
				2003	2004	2005	2006	2007
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				470	497	516	763	793
Real Estate-Farm				80	94	101	105	98
Real Estate-Resident				1,706	1,914	2,023	2,223	2,301
Real Estate-Other				1,282	1,333	1,452	1,636	1,663
Farmers				93	124	110	101	91
Commercial & Industrial				1,322	1,574	1,812	2,070	2,472
Individuals - Credit Cards				521	576	555	608	660
Individuals - Other				1,271	1,334	1,362	1,379	1,532
Tax Exempt Obligations				9	24	65	82	104
Other Loans				137	147	163	150	141
Lease Financing Receivables				193	200	240	287	280
TOTAL GROSS LOANS				7,084	7,817	8,399	9,404	10,135
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	10,012
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	28
Recoveries				16	14	13	13	12
Charge-Offs				(48)	(45)	(43)	(38)	(40)
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%	-0.28%
Recoveries/Charge-Offs (%)				33.33%	31.11%	30.23%	34.21%	30.00%
Prov for Loan Losses/Gross Loans (%)				0.51%	0.36%	0.32%	0.26%	0.28%

Past Due Loans at On Gross Loans of	09/30/07 10,135	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		42	7	14
Commercial & Industrial		5	1	5
Personal		27	10	0
Lease Financing Receivables		1	0	0
Other Loans		5	0	6
Totals		80	18	25
Past Dues/Gross Loans (%)		0.97%		
Non Accruals/Gross Loans (%)		0.25%		

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KEY RATIOS

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Return on Avg Net Worth:					
Net Income Before Sec Trans	20.07	22.64	22.86	20.53	18.23
Net Income	20.51	23.62	23.18	20.63	18.23
Return on Avg Assets:					
Net Income Before Sec Trans	1.54	1.71	1.71	1.61	1.54
Net Income	1.57	1.78	1.73	1.62	1.54
Net Interest Margin					
Effective	3.79	3.99	3.99	3.92	3.81
Tax Equivalent @ 46%	4.12	4.35	4.31	4.19	4.04
Salaries/(Income-Interest Expense)	27.41	26.85	26.87	27.32	28.20
Other Income/Salaries	151.02	156.19	159.72	159.47	154.05
Equity/Assets	7.46	7.38	7.44	7.90	8.48
Dividend Payout	92.82	110.05	99.07	60.58	61.88
PAT Growth	NA	15.47	2.39	(2.80)	2.56
Asset Growth	NA	7.84	(2.71)	8.77	7.42
Earning Asset Growth	NA	7.73	(3.10)	8.30	8.17
Equity Growth	NA	4.66	(1.69)	18.32	17.61
Effective Tax Rate	29.57	30.56	30.74	32.90	31.91
Efficiency Ratio (%)	59.02	57.93	58.21	59.81	59.91

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DEPOSIT ANALYSIS

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	2003	2004	2005	2006	2007
Loans/Deposits (%)	80.47%	80.67%	84.06%	86.64%	91.26%
Capital/Deposits (%)	10.42%	9.90%	9.42%	10.25%	11.33%
Non-Int Bearing/Total Deposits (%)	17.43%	19.20%	13.51%	11.52%	9.81%
Int Bearing/Total Deposits (%)	82.57%	80.80%	86.49%	88.48%	90.19%
Deposit Growth (%)	NA	10.17%	3.26%	8.76%	2.40%

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