

## COMMERCE BANCSHARES, INC.

# AT A GLANCE

### SUPER-COMMUNITY BANKING

In the industry for more than 150 years, Commerce offers a super-community banking experience that pairs large bank products and services with deep local market knowledge and experience.

The company's focus on local markets is supported by regional advisory boards comprised of local business professionals and community representatives who assist Commerce in responding to local banking needs. We are dedicated to helping our customer's meet their challenges with solutions, including:

- ▶ A broad array of consumer products and services
- ▶ Sophisticated commercial lending, equipment financing and international banking services
- ▶ A national presence in commercial payment and merchant solutions
- ▶ Innovative payment products including claims processing, supply chain finance and accounts payable processing
- ▶ Wealth and asset management for individuals, businesses and institutions

### INDUSTRY RANKING AND RECOGNITION

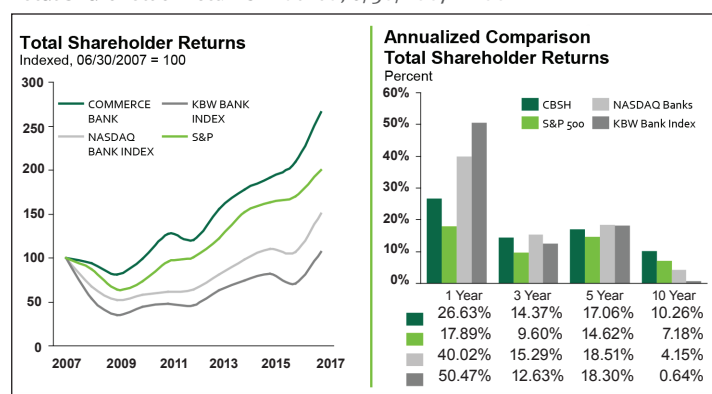
- ▶ \$25.1 billion in assets<sup>2</sup>; ranked #39 among U.S. banks<sup>1</sup>
- ▶ \$5.8 billion Market Cap<sup>2</sup>; ranked #29 among U.S. banks<sup>1</sup>
- ▶ The Commerce Trust Company oversees \$45.4 billion in assets under administration and \$27.5 billion in assets under management (AUM)<sup>2</sup>; ranked #21 nationally based on AUM<sup>1</sup>.
- ▶ Commerce consistently ranks among the top issuers of credit, debit and commercial cards, according to The Nilson Report. We were recently recognized as the 7th largest purchasing card issuer and the 16th largest commercial card provider in the U.S.<sup>3</sup>
- ▶ Commerce Bank was ranked #62 among 300 employers on Forbes 2017 America's Best Mid-Size Employers list.
- ▶ The Commerce Trust Company received the Best Private Wealth Manager award for wealth management firms with more than five billion in assets under management from *Private Asset Management* as of February 2017.
- ▶ Moody's ranks Commerce among the top 7 banks in the country with a baseline credit assessment (BCA) of a1. BCA reflects a bank's standalone credit strength.<sup>4</sup>

### MARKET STABILITY

Commerce values employees, customers and shareholders while striving to produce consistent, solid returns. During the last 10 years, the company's annualized total shareholder return was 10.26% compared to the NASDAQ Bank return of 4.15%.

### STEADY SHAREHOLDER RETURNS (AS OF JUNE 30, 2017)

Total Shareholder Returns Indexed, 6/30/2007 = 100



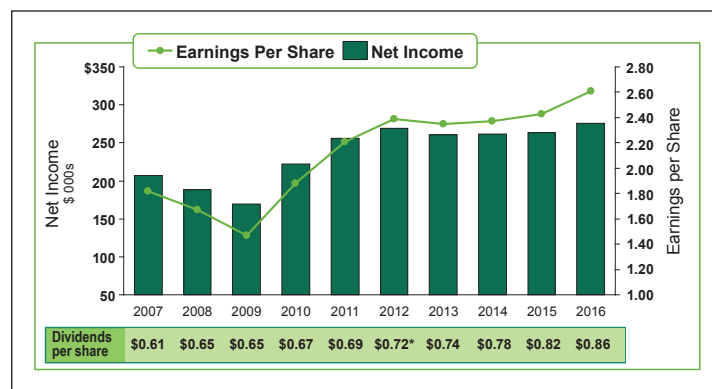
▶ Consistent, Positive Returns To Stakeholders

▶ Significant Outperformance Relative To Banks Over Long Period

Source: Bloomberg, data as of 6/30/2017

### LONG TERM VIEW:

### NET INCOME AND EARNINGS PER SHARE



▶ 2017 marks the 49<sup>th</sup> consecutive year of dividend growth

All data restated for 5% stock dividend distributed in December 2016

\*Including 2012 special dividend = \$1.90 Source: CBI Corporate Finance

1 SNL Financial; ranking as of March 31, 2017.

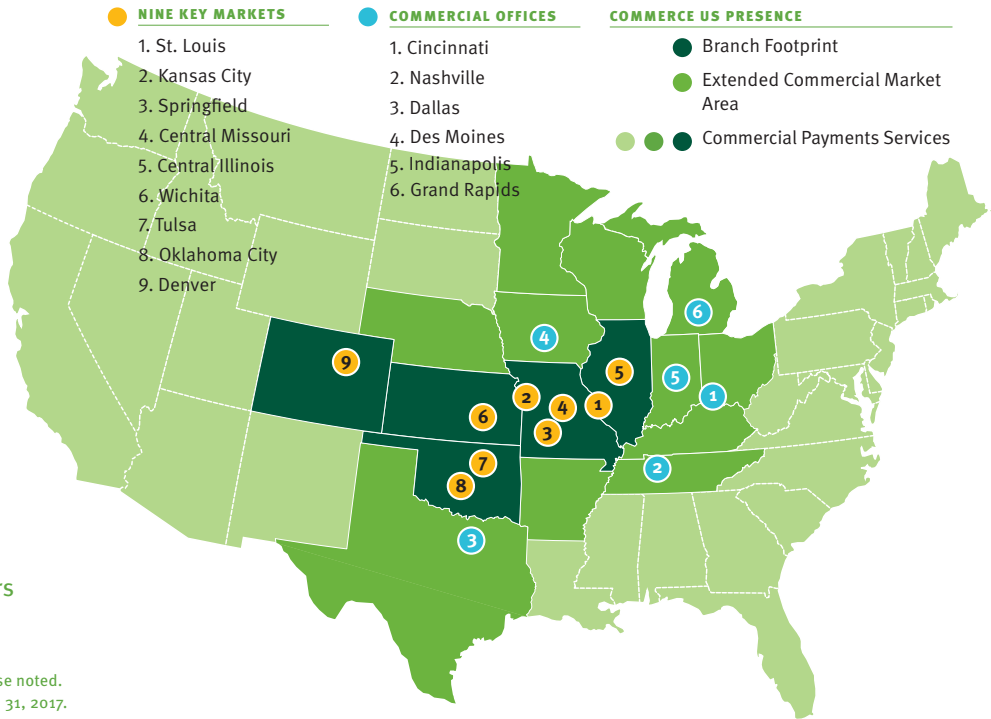
2 As of June 30, 2017.

3 The Nilson Report, June 2016.

4 Moody's US Bank Ratings; May 22, 2017.

### COMMERCE BANCSHARES AT A GLANCE

- \$25.1** billion in assets
- \$20.8** billion in total deposits
- \$45.4** billion in total Trust assets
- 39<sup>th</sup>** largest U.S. bank based on asset size<sup>1</sup>
- 375** ATMs
- 181** branches
- 424** thousand active online banking customers
- 240** thousand mobile customers



Data as of June 30, 2017 unless otherwise noted.  
<sup>1</sup>SNL Financial data; ranking as of March 31, 2017.

### 150 YEARS OF BUILDING COMMERCE

Since 1865, the success of Commerce Bank has revolved around three central themes:

**Strength** – Our financial strength has allowed us to weather difficult economic times and expand over the years, while continuing to operate independently. From our original base in Kansas City, we have forged partnerships and expanded throughout the central part of the United States.

**Community** – Commerce is a product of the communities we serve, a partnership of our customers, employees and shareholders. We are proud we have continued to bring value to our customers, that we support our region’s economy and that we work with others to make our communities better places to live.

**Innovation** – Financial services is a dynamic and constantly changing market. At Commerce, we value and have been successful in applying new ideas, new technology and creativity to change while maintaining our core values of customer service and teamwork.

### COMPANY VALUES

Commerce is focused on enhancing our services, being responsive to customer needs and adopting new technologies to address these needs. We continue to put great emphasis on culture – working as a team to deliver the right solutions for our customers. Our core values shape our culture and guide how we do business. In this way, we give VOICE to our values:

- We have a long-term View
- We collaborate as One team
- We act with Integrity
- We are Customer focused
- We strive for Excellence

We ask, listen and solve.



**Commerce Bancshares, Inc.**