

## AT A GLANCE

### SUPER-COMMUNITY BANKING

In the industry for 160 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 customers 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

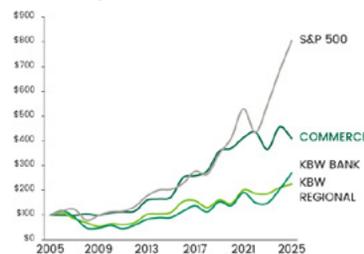
- \$32.9 billion in assets<sup>1</sup>; ranked #43 among U.S. banks<sup>2</sup>
- \$7.2 billion Market Cap<sup>1</sup>; ranked #27 among U.S. banks<sup>2</sup>
- Commerce Trust oversees \$81.6 billion in assets under administration, including \$50.6 billion in assets under management (AUM)<sup>1</sup>; ranked #16 nationally based on AUM<sup>2</sup>.
- Commerce Bank was recognized on the Top 25 U.S. Banks list by *Bank Director* for two consecutive years. This annual list ranks publicly traded banks based on profitability, capital adequacy and credit quality.<sup>3</sup>
- Moody's ranks Commerce among the 11 top-rated banks in the country with a baseline credit assessment (BCA) of a2. BCA reflects a bank's standalone credit strength.<sup>4</sup>

### MARKET STABILITY

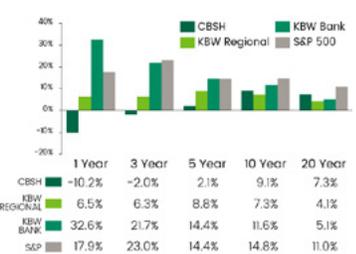
Commerce values its team members, customers and shareholders and strives to produce consistent, solid returns. During the last 20 years, the company's annualized total shareholder return was 7.3% compared to the KBW Regional return of 4.1%.

### STEADY SHAREHOLDER RETURNS (AS OF DECEMBER 31, 2025)

#### Total Shareholder Returns Indexed, 12/31/2005= \$100



#### Annualized Comparison Total Shareholder Returns



Source: Bloomberg, data as of 12/31/2025.

### LONG-TERM VIEW: NET INCOME AND EARNINGS PER SHARE



- EPS remains strong
- 2025 marks the 57th consecutive year of dividend\* growth

- All data has been restated for 5% stock dividend distributed in December 2025
- Net Income in the chart represents Net Income Available to Common Shareholders

\*Defined as regular cash dividend.

1 As of December 31, 2025.

2 S&P Global Market Intelligence; ranking as of September 30, 2025.

3 *Bank Director*, August 2025.

4 Moody's U.S. Bank Ratings, November 18, 2025.

### CORE BANKING FOOTPRINT

St. Louis	Wichita
Kansas City	Tulsa
Springfield	Oklahoma City
Central Missouri	Denver
Central Illinois	

### COMMERCIAL OFFICES

Cincinnati	Indianapolis
Nashville	Grand Rapids
Dallas	Houston
Des Moines	

### EXTENDED MARKET AREA

### COMMERCIAL PAYMENTS SERVICES

Offered in 48 states across the U.S.

### WEALTH MANAGEMENT OFFICES\*

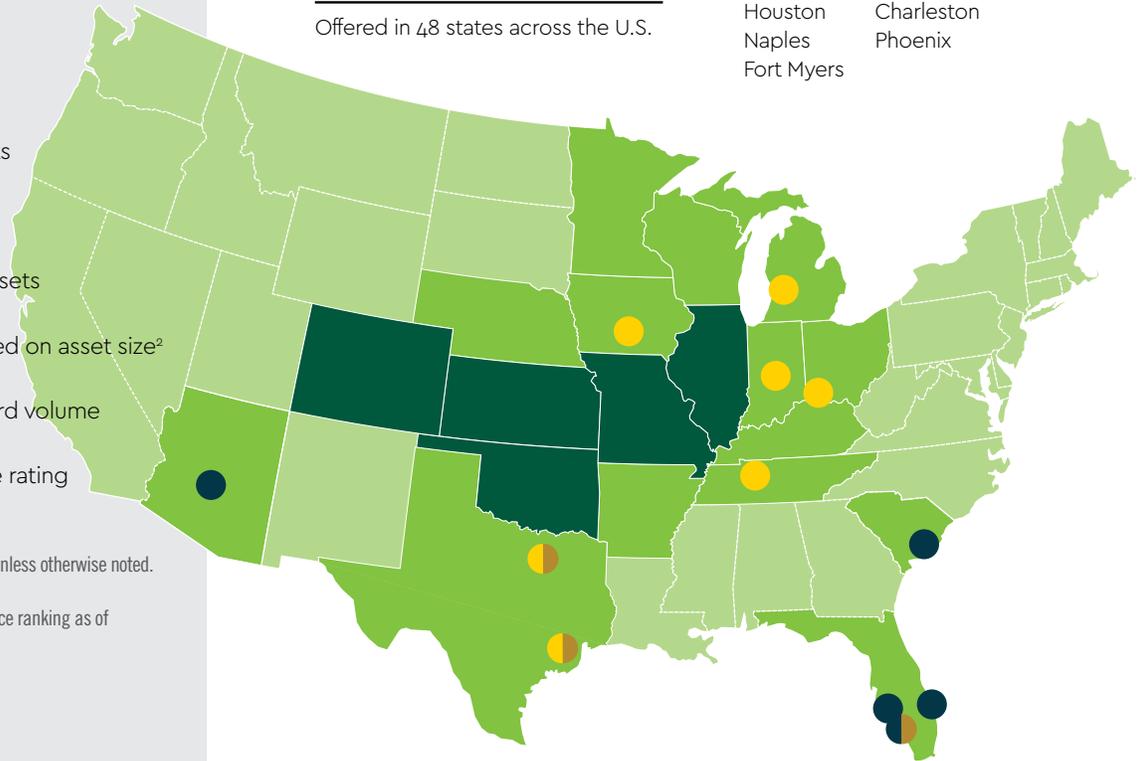
Dallas	West Palm Beach
Houston	Charleston
Naples	Phoenix
Fort Myers	

- \$32.9** billion in assets
- \$25.6** billion in total deposits
- \$17.8** billion in total loans<sup>1</sup>
- \$81.6** billion in total Trust assets
- 43<sup>rd</sup>** largest U.S. bank based on asset size<sup>2</sup>
- \$9.9** billion commercial card volume
- 4.7** stars Apple App Store rating

Data as of December 31, 2025 unless otherwise noted.

1. Includes loans held for sale.

2. S&P Global Market Intelligence ranking as of September 30, 2025.



Includes acquired locations effective January 1, 2026.

\*Offices outside the core banking footprint that accept retail deposits – excluding Dallas.

## 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**

## 160 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 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.

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