



Products and Services for Financial Institutions

At Commerce Bank, our Capital Markets Group (CMG) is committed to collaborating with financial institutions to help them overcome challenges while keeping pace with dynamic market conditions and regulatory requirements. CMG offers fixed income securities, cash management solutions and a full range of ancillary services to mitigate risk, manage cash flow and achieve your financial objectives. Built upon the outstanding reputation, values, and culture of a leading super-community bank, CMG takes a conservative and consultative approach in helping you achieve your goals.

What sets CMG apart from others?

- 1 Consultative Approach**
 We take the time to truly understand your objectives.
- 2 Experience & Competency**
 Our team has the experience and know-how to provide sound insights and solutions.
- 3 People & Culture**
 We aim to align our priorities with your long-term success.

Correspondent Banking

We still believe in traditional Correspondent Banking based on cultivating long-term relationships through mutual respect and support. We provide a comprehensive suite of innovative products and services with the purpose of helping you operate more efficiently, remain competitive in the market place, and increase profitability.

Asset Liability Management

CMG's seasoned Asset Liability Management (ALM) professionals can provide guidance in managing earnings in the context of your unique Interest Rate Risk (IRR) profile. In fact, CMG's ALM team is led by actual bankers with treasury experience who understand the challenges of balancing shareholder expectations with prudent risk management and regulatory requirements. Additionally, CMG's proprietary reports help quantify your capital and earnings exposure to even the most unpredictable market movements. Used strategically, accurate ALM analysis can be a powerful tool to help your management team maximize returns while minimizing risk.



Investment Services

- Bank-Qualified Municipal Underwritings
- Cash Management Solutions
- Fixed Income Securities
- Municipal Portfolio Credit Monitoring Assistance
- Peer Group Reporting
- Portfolio Services: Safekeeping, Pledging, Accounting and Analytics Reporting
- Pre-Purchase Security Analysis Tools



Correspondent Banking

- Deposit Services
- Employee Benefit Plans
- Excess Balance Accounts
- Holding Company Financing
- International Services
- Lending
- Letters of Credit
- Merchant Credit/Debit Cards
- Overnight Fed Funds
- Wire Transfers/ACH



Asset Liability Management

- ALCO Consulting
- Backtesting
- Balance Sheet Strategies
- Interest Rate Risk Reporting
- Model Assumption Sensitivity/Stress Testing
- Regulatory Exam Preparation
- Static and Dynamic Liquidity Reporting

Let's talk.

Let the Capital Markets Group help you find the right investment products and/or services to enhance your business. Contact us at 816.760.3636 or CapitalMarketsGroup@commercebank.com.

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Challenge Accepted.

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