

COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2008	CALL REPORT 12/31 2009	CALL REPORT 12/31 2010	CALL REPORT 12/31 2011	CALL REPORT 3/31 2012
SIC: 6021	ju	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				11,644	10,490	9,476	9,211	9,261
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(173)	(194)	(198)	(185)	(182)
Net Loans				11,471	10,296	9,278	9,026	9,079
U.S. Govt Obligations/Mortgage-Backed Secur				2,474	2,954	3,083	4,691	4,755
State & Municipal Bonds				715	935	1,115	1,241	1,323
Fed Funds Sold/Repo's				169	23	460	862	891
Trading Account Securities				10	12	12	20	35
Other Earning Assets				382	2,324	2,982	3,206	2,958
EARNING ASSETS				15,221	16,544	16,930	19,046	19,041
Cash & Due From Banks				1,132	447	457	511	400
Bank Premises, F&E				404	396	379	355	349
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				6	10	12	23	23
Miscellaneous Assets				516	422	422	425	423
OTHER ASSETS				2,058	1,275	1,270	1,314	1,195
Intangibles				143	140	137	134	134
TOTAL ASSETS				17,422	17,959	18,337	20,494	20,370
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,380	4,027	4,496	5,382	5,214
Deposits-Interest Bearing				11,520	10,196	10,591	11,423	11,563
Total Deposits				12,900	14,223	15,087	16,805	16,777
Trading Liabilities				0	0	0	3	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,093	1,151	1,061	1,374	1,256
Other Borrowed Money				1,726	738	105	105	104
Miscellaneous Liabilities				262	162	286	284	288
CURRENT LIABILITIES				15,981	16,274	16,539	18,571	18,426
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				15,981	16,274	16,539	18,571	18,426
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				995	1,000	1,008	1,011	1,013
Retained Earnings				499	619	717	784	797
Unrlzd Gns (Ls) on Securities				(63)	56	63	118	124
NET WORTH				1,441	1,685	1,798	1,923	1,944
TOTAL LIABILITIES & NET WORTH				17,422	17,959	18,337	20,494	20,370

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INCOME STATEMENT			# OF MOS	12	12	12	12	12
Interest-Loans				656	552	503	456	110
Interest-Govt Sec				119	148	122	134	32
Interest-State & Muni Sec				41	68	77	73	18
Interest-Fed Funds				9	0	3	14	4
Interest-Other				22	20	19	16	4
TOTAL INTEREST INCOME				847	788	724	693	168
Interest-Deposits				194	118	66	46	9
Interest-Fed Funds and Other Borr Money				63	35	17	6	1
TOTAL INTEREST EXPENSE				257	153	83	52	10
NET INTEREST INCOME				590	635	641	641	158
Trust Income				80	77	81	88	23
Service Charge Income				112	107	93	83	19
Other Income				208	239	260	266	67
TOTAL OTHER INCOME				400	423	434	437	109
Provision For Loan Losses				109	161	100	52	8
Salaries & Benefits				290	301	320	318	83
Occupancy, F&E				68	69	70	68	17
Other Expense				274	268	268	271	63
TOTAL OTHER EXPENSE				741	799	758	709	171
Income Bef Sec Trans & Taxes				249	259	317	369	96
Income Taxes				79	74	97	120	31
Net Income Bef Sec Trans				170	185	220	249	65
Realized Gains (Losses) on Securities				6	(20)	(1)	(2)	(1)
NET INCOME				176	165	219	247	64
EQUITY RECONCILIATION (\$M)								
Beginning Balance				0	180	424	537	662
Net Income				176	165	219	247	64
Cash Dividends Common Stock (-)				(70)	(45)	(120)	(180)	(50)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(61)	119	8	54	1
Other Adjustments				135	5	6	4	6
Ending Balance				180	424	537	662	683

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SIC: 6021 jv \$MM YEAR				12/31	12/31	12/31	12/31	3/31
				2008	2009	2010	2011	2012
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				839	665	460	386	379
Real Estate-Farm				130	131	120	122	116
Real Estate-Resident				2,417	2,284	2,204	2,216	2,229
Real Estate-Other				1,878	1,859	1,802	1,879	1,907
Farmers				134	131	142	142	119
Commercial & Industrial				2,626	2,186	2,061	1,874	2,029
Individuals - Credit Cards				781	800	832	789	724
Individuals - Other				2,104	1,775	990	886	893
Tax Exempt Obligations				146	154	246	310	296
Other Loans				149	138	289	274	247
Lease Financing Receivables				440	367	330	333	321
TOTAL GROSS LOANS				11,644	10,490	9,476	9,211	9,260
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				173	194	198	185	182
NET LOANS				11,471	10,296	9,278	9,026	9,078
Reserve For Loan Loss Reconciliation (\$M)				2008	2009	2010	2011	2012
Beginning Balance				0	50	71	75	62
Provision For Loan Losses				109	161	100	52	8
Recoveries				15	15	18	17	5
Charge-Offs				(85)	(155)	(114)	(82)	(16)
Other				11	0	0	0	0
Ending Balance				50	71	75	62	59
Loan Loss Reserve/Gross Loans (%)				0.43%	0.68%	0.79%	0.67%	0.64%
Net Charge-Offs/Gross Loans (%)				-0.60%	-1.33%	-1.01%	-0.71%	-0.12%
Recoveries/Charge-Offs (%)				17.65%	9.68%	15.79%	20.73%	31.25%
Prov for Loan Losses/Gross Loans (%)				0.94%	1.53%	1.06%	0.56%	0.09%
Past Due Loans at	12/31/2011	Days Past Due		Non-				
On Gross Loans of	9,261	30-89	Over 90	Accrual				
Real Estate		39	7	48				
Commercial & Industrial		5	1	12				
Personal		17	9	0				
Lease Financing Receivables		0	0	0				
Other Loans		2	0	9				
Totals		63	17	69				
Past Dues/Gross Loans (%)		0.86%						
Non Accruals/Gross Loans (%)		0.75%						

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Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	3/31
SIC: 6021	ju	\$MM	YEAR	2008	2009	2010	2011	2012

KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans				11.80	11.84	12.63	13.38	3.36
Net Income				12.21	10.56	12.58	13.28	3.31
Return on Avg Assets:								
Net Income Before Sec Trans				0.99	1.05	1.23	1.33	0.33
Net Income				1.02	0.94	1.22	1.32	0.33
Net Interest Margin								
Effective				3.88	4.00	3.83	3.56	0.83
Tax Equivalent @ 46%				4.11	4.36	4.22	3.91	0.91
Salaries/(Income-Interest Expense)				29.29	28.45	29.77	29.50	31.09
Other Income/Salaries				137.93	140.53	135.63	137.42	131.33
Equity/Assets				8.27	9.38	9.81	9.38	9.54
Dividend Payout				41.18	24.32	54.55	72.29	76.92
PAT Growth				NA	8.82	18.92	13.18	(73.90)
Asset Growth				NA	3.96	(0.33)	9.82	(0.78)
Earning Asset Growth				NA	9.76	(0.31)	10.41	(0.19)
Equity Growth				NA	16.93	6.71	6.95	1.09
Effective Tax Rate				31.73	28.57	30.60	32.52	32.29
Efficiency Ratio (%)				63.84	60.30	61.21	60.95	61.05

DEPOSIT ANALYSIS

	2008	2009	2010	2011	2012
Loans/Deposits (%)	88.92%	72.39%	61.50%	53.71%	54.12%
Capital/Deposits (%)	11.17%	11.85%	11.92%	11.44%	11.59%
Non-Int Bearing/Total Deposits (%)	10.70%	28.31%	29.80%	32.03%	31.08%
Int Bearing/Total Deposits (%)	89.30%	71.69%	70.20%	67.97%	68.92%
Deposit Growth (%)	NA	10.26%	6.07%	11.39%	-0.17%

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