

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	3/31
SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				10,490	9,476	9,211	9,840	9,993
Unearned Discount (-)				0	0	0	0	
Loan Loss Reserve (-)				(194)	(198)	(185)	(173)	(168)
Net Loans				10,296	9,278	9,026	9,667	9,825
U.S. Govt Obligations/Mortgage-Backed Secur				2,954	3,083	4,691	4,067	3,935
State & Municipal Bonds				935	1,115	1,241	1,611	1,655
Fed Funds Sold/Repo's				23	460	862	1,228	1,208
Trading Account Securities				12	12	20	29	25
Other Earning Assets				2,324	2,982	3,206	3,774	3,910
EARNING ASSETS				16,544	16,930	19,046	20,376	20,558
Cash & Due From Banks				447	457	511	759	619
Bank Premises, F&E				396	379	355	353	350
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				10	12	23	19	19
Miscellaneous Assets				422	422	425	379	402
OTHER ASSETS				1,275	1,270	1,314	1,510	1,390
Intangibles				140	137	134	131	131
TOTAL ASSETS				17,959	18,337	20,494	22,017	22,079
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,027	4,496	5,382	6,303	6,173
Deposits-Interest Bearing				10,196	10,591	11,423	12,049	12,345
Total Deposits				14,223	15,087	16,805	18,352	18,518
Trading Liabilites				0	0	3	0	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,151	1,061	1,374	1,151	1,189
Other Borrowed Money				738	105	105	105	103
Miscellaneous Liabilities				162	286	284	425	284
CURRENT LIABILITIES				16,274	16,539	18,571	20,033	20,095
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,274	16,539	18,571	20,033	20,095
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,000	1,008	1,011	1,017	1,018
Retained Earnings				619	717	784	811	822
Unrlzd Gns (Ls) on Securities				56	63	118	146	134
NET WORTH				1,685	1,798	1,923	1,984	1,984
TOTAL LIABILITIES & NET WORTH				17,959	18,337	20,494	22,017	22,079

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Assets-Liabilities	0	0	0	0	0
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SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
<b>INCOME STATEMENT</b>				12	12	12	12	3
<b># OF MOS</b>								
Interest-Loans				552	503	456	439	106
Interest-Govt Sec				148	122	134	123	23
Interest-State & Muni Sec				68	77	73	74	19
Interest-Fed Funds				0	3	14	19	6
Interest-Other				20	19	16	15	4
<b>TOTAL INTEREST INCOME</b>				788	724	693	670	158
Interest-Deposits				118	66	46	33	7
Interest-Fed Funds and Other Borr Money				35	17	6	5	1
<b>TOTAL INTEREST EXPENSE</b>				153	83	52	38	8
<b>NET INTEREST INCOME</b>				635	641	641	632	150
Trust Income				77	81	88	95	25
Service Charge Income				107	93	83	79	19
Other Income				239	260	266	284	72
<b>TOTAL OTHER INCOME</b>				423	434	437	458	116
Provision For Loan Losses				161	100	52	27	3
Salaries & Benefits				301	320	318	329	85
Occupancy, F&E				69	70	68	66	16
Other Expense				268	268	271	274	71
<b>TOTAL OTHER EXPENSE</b>				799	758	709	696	175
Income Bef Sec Trans & Taxes				259	317	369	394	91
Income Taxes				74	97	120	130	30
<b>Net Income Bef Sec Trans</b>				185	220	249	264	61
Realized Gains (Losses) on Securities				(20)	(1)	(2)	(1)	(1)
<b>NET INCOME</b>				165	219	247	263	60
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				1,441	1,685	1,798	1,923	1,984
Net Income				165	219	247	263	60
Cash Dividends Common Stock (-)				(45)	(120)	(180)	(235)	(50)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				119	8	54	28	(11)
Other Adjustments				5	6	4	5	1
<b>Ending Balance</b>				1,685	1,798	1,923	1,984	1,984
<b>COMMERCE BANK</b>								
<b>END BAL - NET WORTH</b>				0	0	0	0	0

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SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				665	460	386	356	354
Real Estate-Farm				131	120	122	124	121
Real Estate-Resident				2,284	2,204	2,216	2,420	2,467
Real Estate-Other				1,859	1,802	1,879	1,903	1,912
Farmers				131	142	142	142	108
Commercial & Industrial				2,186	2,061	1,874	2,029	2,117
Individuals - Credit Cards				800	832	789	805	751
Individuals - Other				1,775	990	886	1,029	1,130
Tax Exempt Obligations				154	246	310	332	359
Other Loans				138	289	274	286	263
Lease Financing Receivables				367	330	333	414	411
TOTAL GROSS LOANS				10,490	9,476	9,211	9,840	9,993
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				194	198	185	173	168
NET LOANS				10,296	9,278	9,026	9,667	9,825
Reserve For Loan Loss Reconciliation (\$M)				2009	2010	2011	2012	2013
Beginning Balance				173	194	198	185	173
Provision For Loan Losses				161	100	52	27	3
Recoveries				15	18	17	24	5
Charge-Offs				(155)	(114)	(82)	(63)	(13)
Other				0	0	0	0	0
Ending Balance				194	198	185	173	168
Loan Loss Reserve/Gross Loans (%)				1.85%	2.09%	2.01%	1.76%	1.68%
Net Charge-Offs/Gross Loans (%)				-1.33%	-1.01%	-0.71%	-0.40%	-0.08%
Recoveries/Charge-Offs (%)				9.68%	15.79%	20.73%	38.10%	38.46%
Prov for Loan Losses/Gross Loans (%)				1.53%	1.06%	0.56%	0.27%	0.03%
Past Due Loans at On Gross Loans of				3/31/2013 9,993	Days Past Due 30-89      Over 90		Non- Accrual	
Real Estate				34	4	33		
Commercial & Industrial				14	1	3		
Personal				20	10	0		
Lease Financing Receivables				0	0	0		
Other Loans				4	0	9		
Totals				72	15	45		
Past Dues/Gross Loans %				0.87%				
Non Accruals/Gross Loans %				0.45%				

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SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
KEY RATIOS				\$MM	\$MM	\$MM	\$MM	\$MM
Return on Avg Net Worth:								
Net Income Before Sec Trans				10.98	12.63	13.38	13.51	3.07
Net Income				9.79	12.58	13.28	13.46	3.02
Return on Avg Assets:								
Net Income Before Sec Trans				1.03	1.34	1.42	1.37	0.30
Net Income				0.92	1.21	1.27	1.24	0.27
Net Interest Margin								
Effective				3.84	3.83	3.56	3.21	0.73
Tax Equivalent @ 46%				4.36	4.22	3.91	3.53	-
Salaries/(Income-Interest Expense)								
Other Income/Salaries				140.53	135.63	137.42	139.21	136.47
Equity/Assets				9.38	9.81	9.38	9.01	8.99
Dividend Payout				24.32	54.55	72.29	89.02	81.97
PAT Growth				N/A	18.92	13.18	6.02	-76.89
Asset Growth				N/A	(0.33)	9.82	9.13	-7.95
Earning Asset Growth				N/A	(0.31)	10.41	8.79	-
Equity Growth				N/A	6.71	6.95	3.17	-
Effective Tax Rate				28.57	30.60	32.52	32.99	32.97
Efficiency Ratio (%)				60.30	61.21	60.95	61.38	-

#### DEPOSIT ANALYSIS

Loans/Deposits (%)	72.39	61.50	53.71	52.68	53.06
Capital/Deposits (%)	11.85	11.92	11.44	10.81	10.71
Non-Int Bearing/Total Deposits (%)	28.31	29.80	32.03	34.35	33.34
Int Bearing/Total Deposits	71.69	70.20	67.97	65.65	66.66
Deposit Growth	N/A	6.07	11.39	9.21	0.90

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