

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	2010	2011	2012	2013	2014
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,476	9,211	9,840	10,958	11,222
Unearned Discount (-)				0	0	0		
Loan Loss Reserve (-)				(198)	(185)	(173)	(162)	(161)
Net Loans				9,278	9,026	9,667	10,796	11,061
U.S. Govt Obligations/Mortgage-Backed Secur				3,083	4,691	4,067	3,741	3,969
State & Municipal Bonds				1,115	1,241	1,611	1,615	1,619
Fed Funds Sold/Repo's				460	862	1,228	1,194	970
Trading Account Securities				12	20	29	21	17
Other Earning Assets				2,982	3,206	3,774	3,497	3,467
EARNING ASSETS				16,930	19,046	20,376	20,864	21,103
Cash & Due From Banks				457	511	759	1,233	733
Bank Premises, F&E				379	355	353	344	339
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				12	23	19	13	13
Miscellaneous Assets				422	425	379	341	357
OTHER ASSETS				1,270	1,314	1,510	1,931	1,442
Intangibles				137	134	131	148	148
TOTAL ASSETS				18,337	20,494	22,017	22,943	22,693
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,496	5,382	6,303	6,760	6,557
Deposits-Interest Bearing				10,591	11,423	12,049	12,297	12,685
Total Deposits				15,087	16,805	18,352	19,057	19,242
Trading Liabilites				0	3	0	4	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,061	1,374	1,151	1,489	1,074
Other Borrowed Money				105	105	105	105	105
Miscellaneous Liabilities				286	284	425	336	280
CURRENT LIABILITIES				16,539	18,571	20,033	20,991	20,702
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,539	18,571	20,033	20,991	20,702
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,008	1,011	1,017	1,065	1,068
Retained Earnings				717	784	811	873	878
Unrlzd Gns (Ls) on Securities				63	118	146	4	35
NET WORTH				1,798	1,923	1,984	1,952	1,991
TOTAL LIABILITIES & NET WORTH				18,337	20,494	22,017	22,943	22,693

COMMERCE BANK

Assets-Liabilities	0	0	0	0	0
--------------------	---	---	---	---	---

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	2010	2011	2012	2013	2014
INCOME STATEMENT		# OF MOS		12	12	12	12	3
Interest-Loans				503	456	439	430	108
Interest-Govt Sec				122	134	123	104	26
Interest-State & Muni Sec				77	73	74	72	17
Interest-Fed Funds				3	14	19	21	4
Interest-Other				19	16	15	16	4
TOTAL INTEREST INCOME				724	693	670	643	159
Interest-Deposits				66	46	33	27	6
Interest-Fed Funds and Other Borr Money				17	6	5	4	1
TOTAL INTEREST EXPENSE				83	52	38	31	7
NET INTEREST INCOME				641	641	632	612	152
Trust Income				81	88	95	103	27
Service Charge Income				93	83	79	78	18
Other Income				260	266	284	247	59
TOTAL OTHER INCOME				434	437	458	428	104
Provision For Loan Losses				100	52	27	20	10
Salaries & Benefits				320	318	329	339	88
Occupancy, F&E				70	68	66	65	16
Other Expense				268	271	274	226	57
TOTAL OTHER EXPENSE				758	709	696	650	171
Income Bef Sec Trans & Taxes				317	369	394	390	85
Income Taxes				97	120	130	128	25
Net Income Bef Sec Trans				220	249	264	262	60
Realized Gains (Losses) on Securities				(1)	(2)	(1)	(1)	(5)
NET INCOME				219	247	263	261	55
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,685	1,798	1,923	1,984	1,952
Net Income				219	247	263	261	55
Cash Dividends Common Stock (-)				(120)	(180)	(235)	(200)	(50)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				8	54	28	(142)	31
Other Adjustments				6	4	5	49	3
Ending Balance				1,798	1,923	1,984	1,952	1,991
COMMERCE BANK								
END BAL - NET WORTH				0	0	0	0	0

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	12/31
SIC: 6021	eb	\$MM	YEAR	2010	2011	2012	2013	2013
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				460	386	356	406	428
Real Estate-Farm				120	122	124	139	139
Real Estate-Resident				2,204	2,216	2,420	2,672	2,677
Real Estate-Other				1,802	1,879	1,903	1,996	1,984
Farmers				142	142	142	139	124
Commercial & Industrial				2,061	1,874	2,029	2,350	2,612
Individuals - Credit Cards				832	789	805	797	776
Individuals - Other				990	886	1,029	1,227	1,274
Tax Exempt Obligations				246	310	332	574	565
Other Loans				289	274	286	158	144
Lease Financing Receivables				330	333	414	500	499
TOTAL GROSS LOANS				9,476	9,211	9,840	10,958	11,222
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				198	185	173	162	161
NET LOANS				9,278	9,026	9,667	10,796	11,061
Reserve For Loan Loss Reconciliation (\$M)				2010	2011	2012	2013	2013
Beginning Balance				194	198	185	173	162
Provision For Loan Losses				100	52	27	20	10
Recoveries				18	17	24	23	4
Charge-Offs				(114)	(82)	(63)	(54)	(14)
Other				0	0	0	0	0
Ending Balance				198	185	173	162	162
Loan Loss Reserve/Gross Loans (%)				2.09%	2.01%	1.76%	1.48%	1.43%
Net Charge-Offs/Gross Loans (%)				-1.01%	-0.71%	-0.40%	-0.28%	-0.09%
Recoveries/Charge-Offs (%)				15.79%	20.73%	38.10%	42.59%	28.57%
Prov for Loan Losses/Gross Loans (%)				1.06%	0.56%	0.27%	0.18%	0.09%
Past Due Loans at On Gross Loans of	3/31/2014			11,222	Days Past Due		Non- Accrual	
					30-89	Over 90		
Real Estate					29	2	36	
Commercial & Industrial					4	1	3	
Personal					19	9	0	
Lease Financing Receivables					2	0	0	
Other Loans					2	0	8	
Totals					56	12	47	
Past Dues/Gross Loans %					0.61%			
Non Accruals/Gross Loans %					0.42%			

COMMERCE BANK

COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2010	CALL REPORT 12/31 2011	CALL REPORT 12/31 2012	CALL REPORT 12/31 2013	CALL REPORT 3/31 2014
SIC: 6021	eb	\$MM	YEAR	\$MM	\$MM	\$MM	\$MM	\$MM
KEY RATIOS				\$MM	\$MM	\$MM	\$MM	\$MM
Return on Avg Net Worth:								
Net Income Before Sec Trans				12.24	13.38	13.51	13.52	3.02
Net Income				12.18	13.28	13.46	13.47	2.77
Return on Avg Assets:								
Net Income Before Sec Trans				1.23	1.33	1.30	1.27	0.28
Net Income				1.19	1.32	1.30	1.20	0.25
Net Interest Margin								
Effective				3.79	3.56	3.21	3.07	0.73
Tax Equivalent @ 46%				4.22	3.91	3.53	-	-
Salaries/(Income-Interest Expense)				29.77	29.50	30.18	32.60	34.38
Other Income/Salaries				135.63	137.42	139.21	126.25	118.18
Equity/Assets				9.81	9.38	9.01	8.51	8.77
Dividend Payout				54.55	72.29	89.02	76.34	83.33
PAT Growth				N/A	13.18	6.02	5.22	-77.27
Asset Growth				N/A	9.82	9.13	46.96	-4.50
Earning Asset Growth				N/A	12.50	6.98	2.39	1.15
Equity Growth				N/A	6.95	3.17	-1.61	2.00
Effective Tax Rate				30.60	32.52	32.99	32.82	29.41
Efficiency Ratio (%)				61.21	60.76	61.23	60.33	62.58

DEPOSIT ANALYSIS

Loans/Deposits (%)	61.50	53.71	52.68	56.65	57.48
Capital/Deposits (%)	11.92	11.44	10.81	10.24	10.35
Non-Int Bearing/Total Deposits (%)	29.80	32.03	34.35	35.47	34.08
Int Bearing/Total Deposits	70.20	67.97	65.65	64.53	65.92
Deposit Growth	6.07	11.39	9.21	13.40	4.85

COMMERCE BANK