

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	KM	\$MM	YEAR	2011	2012	2013	2014	2015
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,211	9,840	10,958	11,470	11,723
Unearned Discount (-)				0	0	0	0	0
Loan Loss Reserve (-)				(185)	(173)	(162)	(156)	(153)
Net Loans				9,026	9,667	10,796	11,314	11,570
U.S. Govt Obligations/Mortgage-Backed Secur				4,691	4,067	3,741	3,924	4,256
State & Municipal Bonds				1,241	1,611	1,615	1,809	1,808
Fed Funds Sold/Repo's				862	1,228	1,194	1,082	1,063
Trading Account Securities				20	29	21	16	16
Other Earning Assets				3,206	3,774	3,497	3,734	3,797
EARNING ASSETS				19,046	20,376	20,864	21,879	22,510
Cash & Due From Banks				511	759	1,233	1,076	544
Bank Premises, F&E				355	353	344	352	351
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				23	19	13	11	9
Miscellaneous Assets				425	379	341	417	361
OTHER ASSETS				1,314	1,510	1,931	1,856	1,265
Intangibles				134	131	148	146	146
TOTAL ASSETS				20,494	22,017	22,943	23,881	23,921
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				5,382	6,303	6,760	6,815	6,789
Deposits-Interest Bearing				11,423	12,049	12,297	12,664	12,791
Total Deposits				16,805	18,352	19,057	19,479	19,580
Trading Liabilites				3	0	4	1	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,374	1,151	1,489	2,024	1,776
Other Borrowed Money				105	105	105	105	104
Miscellaneous Liabilities				284	425	336	203	341
CURRENT LIABILITIES				18,571	20,033	20,991	21,812	21,802
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				18,571	20,033	20,991	21,812	21,802
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,011	1,017	1,065	1,073	1,076
Retained Earnings				784	811	873	923	940
Unrlzd Gns (Ls) on Securities				118	146	4	63	93
NET WORTH				1,923	1,984	1,952	2,069	2,119
TOTAL LIABILITIES & NET WORTH				20,494	22,017	22,943	23,881	23,921

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Assets-Liabilities	0	0	0	0	0
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SIC: 6021	KM	\$MM	YEAR	2011	2012	2013	2014	2015
INCOME STATEMENT		# OF MOS		12	12	12	12	3
Interest-Loans				456	439	430	437	109
Interest-Govt Sec				134	123	104	106	18
Interest-State & Muni Sec				73	74	72	70	18
Interest-Fed Funds				14	19	21	13	3
Interest-Other				16	15	16	17	4
TOTAL INTEREST INCOME				693	670	643	643	152
Interest-Deposits				46	33	27	23	5
Interest-Fed Funds and Other Borr Money				6	5	4	5	2
TOTAL INTEREST EXPENSE				52	38	31	28	7
NET INTEREST INCOME				641	632	612	615	145
Trust Income				88	95	103	108	28
Service Charge Income				83	79	78	78	18
Other Income				266	284	247	255	62
TOTAL OTHER INCOME				437	458	428	441	108
Provision For Loan Losses				52	27	20	30	4
Salaries & Benefits				318	329	339	352	92
Occupancy, F&E				68	66	65	65	16
Other Expense				271	274	226	235	58
TOTAL OTHER EXPENSE				709	696	650	682	170
Income Bef Sec Trans & Taxes				369	394	390	374	83
Income Taxes				120	130	128	118	27
Net Income Bef Sec Trans				249	264	262	256	56
Realized Gains (Losses) on Securities				(2)	(1)	(1)	(6)	2
NET INCOME				247	263	261	250	58
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				1,798	1,923	1,984	1,952	2,069
Net Income				247	263	261	250	58
Cash Dividends Common Stock (-)				(180)	(235)	(200)	(200)	(40)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				54	28	(142)	59	29
Other Adjustments				4	5	49	8	3
Ending Balance				1,923	1,984	1,952	2,069	2,119
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END BAL - NET WORTH				0	0	0	0	0

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SIC: 6021	KM	\$MM	YEAR	2011	2012	2013	2014	2015
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				386	356	406	403	424
Real Estate-Farm				122	124	139	152	156
Real Estate-Resident				2,216	2,420	2,672	2,807	2,822
Real Estate-Other				1,879	1,903	1,996	1,936	1,920
Farmers				142	142	139	169	128
Commercial & Industrial				1,874	2,029	2,350	2,543	2,696
Individuals - Credit Cards				789	805	797	783	740
Individuals - Other				886	1,029	1,227	1,412	1,468
Tax Exempt Obligations				310	332	574	587	591
Other Loans				274	286	158	124	213
Lease Financing Receivables				333	414	500	554	565
TOTAL GROSS LOANS				9,211	9,840	10,958	11,470	11,723
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				185	173	162	157	154
NET LOANS				9,026	9,667	10,796	11,313	11,569
Reserve For Loan Loss Reconciliation (\$M)				2011	2012	2013	2014	2015
Beginning Balance				198	185	173	162	157
Provision For Loan Losses				52	27	20	30	4
Recoveries				17	24	23	18	5
Charge-Offs				(82)	(63)	(54)	(53)	(12)
Other				0	0	0	0	0
Ending Balance				185	173	162	157	154
Loan Loss Reserve/Gross Loans (%)				2.01%	1.76%	1.48%	1.37%	1.31%
Net Charge-Offs/Gross Loans (%)				-0.71%	-0.40%	-0.28%	-0.31%	-0.06%
Recoveries/Charge-Offs (%)				20.73%	38.10%	42.59%	33.96%	41.67%
Prov for Loan Losses/Gross Loans (%)				0.56%	0.27%	0.18%	0.26%	0.03%
Past Due Loans at On Gross Loans of				3/31/2015 11,723	Days Past Due 30-89      Over 90		Non- Accrual	
Real Estate				21	3	25		
Commercial & Industrial				6	0	3		
Personal				21	9	0		
Lease Financing Receivables				0	0	0		
Other Loans				0	0	7		
Totals				48	12	35		
Past Dues/Gross Loans %				0.51%				
Non Accruals/Gross Loans %				0.30%				

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KEY RATIOS	\$MM	\$MM	\$MM	\$MM	\$MM
Return on Avg Net Worth:					
Net Income Before Sec Trans	25.90	13.51	13.52	12.63	2.67
Net Income	25.69	13.46	13.47	12.34	2.77
Return on Avg Assets:					
Net Income Before Sec Trans	1.33	1.86	1.81	1.16	0.24
Net Income	1.32	1.86	1.20	1.09	0.24
Net Interest Margin					
Effective	6.73	3.21	3.07	2.91	0.65
Tax Equivalent @ 46%	3.91	3.53	-	-	-
Salaries/(Income-Interest Expense)	29.50	30.18	32.60	33.33	36.36
Other Income/Salaries	137.42	139.21	126.25	125.28	117.39
Equity/Assets	9.38	9.01	8.51	8.66	8.86
Dividend Payout	72.29	89.02	76.34	78.13	71.43
PAT Growth	13.18	6.02	5.22	-3.03	-78.13
Asset Growth	9.82	9.13	46.96	22.91	-31.84
Earning Asset Growth	12.50	6.98	2.39	4.86	2.88
Equity Growth	6.95	3.17	-1.61	5.99	2.42
Effective Tax Rate	32.52	32.99	32.82	31.55	32.53
Efficiency Ratio (%)	60.76	61.23	60.33	62.58	-

#### DEPOSIT ANALYSIS

Loans/Deposits (%)	53.71	52.68	56.65	58.08	59.09
Capital/Deposits (%)	11.44	10.81	10.24	10.62	10.82
Non-Int Bearing/Total Deposits (%)	32.03	34.35	35.47	34.99	34.67
Int Bearing/Total Deposits	67.97	65.65	64.53	65.01	65.33
Deposit Growth	11.39	9.21	13.40	6.14	0.52

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