

COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2012	CALL REPORT 12/31 2013	CALL REPORT 12/31 2014	CALL REPORT 12/31 2015	CALL REPORT 3/31 2016
SIC: 6021	KM	\$MM	YEAR					
<b>ASSETS</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Gross Loans				9,840	10,958	11,470	12,446	12,759
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(173)	(162)	(156)	(152)	(152)
Net Loans				9,667	10,796	11,314	12,294	12,607
U.S. Govt Obligations/Mortgage-Backed Secur				4,067	3,741	3,924	4,222	4,109
State & Municipal Bonds				1,611	1,615	1,809	1,738	1,809
Fed Funds Sold/Repo's				1,228	1,194	1,082	890	834
Trading Account Securities				29	21	16	12	23
Other Earning Assets				3,774	3,497	3,734	3,761	3,578
<b>EARNING ASSETS</b>				<b>20,376</b>	<b>20,864</b>	<b>21,879</b>	<b>22,917</b>	<b>22,960</b>
Cash & Due From Banks				759	1,233	1,076	502	554
Bank Premises, F&E				353	344	352	347	345
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				19	13	11	6	6
Miscellaneous Assets				379	341	417	566	364
<b>OTHER ASSETS</b>				<b>1,510</b>	<b>1,931</b>	<b>1,856</b>	<b>1,421</b>	<b>1,269</b>
Intangibles				131	148	146	146	146
<b>TOTAL ASSETS</b>				<b>22,017</b>	<b>22,943</b>	<b>23,881</b>	<b>24,484</b>	<b>24,375</b>
<b>LIABILITIES</b>				<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>	<b>\$MM</b>
Deposits-Non-Interest Bearing				6,303	6,760	6,815	7,149	7,069
Deposits-Interest Bearing				12,049	12,297	12,664	12,832	13,621
Total Deposits				18,352	19,057	19,479	19,981	20,690
Trading Liabilites				0	4	1	1	0
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,151	1,489	2,024	2,068	1,031
Other Borrowed Money				105	105	105	104	104
Miscellaneous Liabilites				425	336	203	183	304
<b>CURRENT LIABILITIES</b>				<b>20,033</b>	<b>20,991</b>	<b>21,812</b>	<b>22,337</b>	<b>22,129</b>
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
<b>TOTAL LIABILITIES</b>				<b>20,033</b>	<b>20,991</b>	<b>21,812</b>	<b>22,337</b>	<b>22,129</b>
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,017	1,065	1,073	1,081	1,085
Retained Earnings				811	873	923	1,025	1,052
Unrlzd Gns (Ls) on Securities				146	4	63	31	99
<b>NET WORTH</b>				<b>1,984</b>	<b>1,952</b>	<b>2,069</b>	<b>2,147</b>	<b>2,246</b>
<b>TOTAL LIABILITIES &amp; NET WORTH</b>				<b>22,017</b>	<b>22,943</b>	<b>23,881</b>	<b>24,484</b>	<b>24,375</b>
COMMERCE BANK								
Assets-Liabilities				0	0	0	0	0

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		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	2012	2013	2014	2015	2016

INCOME STATEMENT	# OF MOS	12	12	12	12	12
Interest-Loans		439	430	437	446	116
Interest-Govt Sec		123	104	106	103	26
Interest-State & Muni Sec		74	72	70	78	21
Interest-Fed Funds		19	21	13	13	4
Interest-Other		15	16	17	17	4
<b>TOTAL INTEREST INCOME</b>		<b>670</b>	<b>643</b>	<b>643</b>	<b>657</b>	<b>171</b>
Interest-Deposits		33	27	23	22	6
Interest-Fed Funds and Other Borr Money		5	4	5	6	2
<b>TOTAL INTEREST EXPENSE</b>		<b>38</b>	<b>31</b>	<b>28</b>	<b>28</b>	<b>8</b>
<b>NET INTEREST INCOME</b>		<b>632</b>	<b>612</b>	<b>615</b>	<b>629</b>	<b>163</b>
Trust Income		95	103	108	116	29
Service Charge Income		79	78	78	80	21
Other Income		284	247	255	262	70
<b>TOTAL OTHER INCOME</b>		<b>458</b>	<b>428</b>	<b>441</b>	<b>458</b>	<b>120</b>
Provision For Loan Losses		27	20	30	29	9
Salaries & Benefits		329	339	352	377	100
Occupancy, F&E		66	65	65	65	16
Other Expense		274	226	235	238	60
<b>TOTAL OTHER EXPENSE</b>		<b>696</b>	<b>650</b>	<b>682</b>	<b>709</b>	<b>185</b>
Income Bef Sec Trans & Taxes		394	390	374	378	98
Income Taxes		130	128	118	119	31
Net Income Bef Sec Trans		264	262	256	259	67
Realized Gains (Losses) on Securities		(1)	(1)	(6)	3	-
<b>NET INCOME</b>		<b>263</b>	<b>261</b>	<b>250</b>	<b>262</b>	<b>67</b>

EQUITY RECONCILIATION (\$M)

Beginning Balance	1,923	1,984	1,952	2,069	2,147
Net Income	263	261	250	262	67
Cash Dividends Common Stock (-)	(235)	(200)	(200)	(160)	(40)
Stock/Capital Surplus	0	0	0	0	0
Unrlzd Gns (Ls) on Securities	28	(142)	59	(33)	69
Other Adjustments	5	49	8	9	3
<b>Ending Balance</b>	<b>1,984</b>	<b>1,952</b>	<b>2,069</b>	<b>2,147</b>	<b>2,246</b>

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END BAL - NET WORTH	0	0	0	0	0
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				CALL REPORT 12/31 2012	CALL REPORT 12/31 2013	CALL REPORT 12/31 2014	CALL REPORT 12/31 2015	CALL REPORT 3/31 2016
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LOAN COMPOSITION	\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction	356	406	403	623	745
Real Estate-Farm	124	139	152	167	165
Real Estate-Resident	2,420	2,672	2,807	2,854	2,849
Real Estate-Other	1,903	1,996	1,936	1,976	2,003
Farmers	142	139	169	163	151
Commercial & Industrial	2,029	2,350	2,543	2,771	2,924
Individuals - Credit Cards	805	797	783	781	745
Individuals - Other	1,029	1,227	1,412	1,622	1,652
Tax Exempt Obligations	332	574	587	693	693
Other Loans	286	158	124	163	178
Lease Financing Receivables	414	500	554	632	654
<b>TOTAL GROSS LOANS</b>	<b>9,840</b>	<b>10,958</b>	<b>11,470</b>	<b>12,445</b>	<b>12,759</b>
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	173	162	157	153	153
<b>NET LOANS</b>	<b>9,667</b>	<b>10,796</b>	<b>11,313</b>	<b>12,292</b>	<b>12,606</b>
Reserve For Loan Loss Reconciliation (\$M)	2012	2013	2014	2015	2016
Beginning Balance	185	173	162	157	152
Provision For Loan Losses	27	20	30	29	9
Recoveries	24	23	18	17	4
Charge-Offs	(63)	(54)	(53)	(51)	(13)
Other	0	0	0	-	
<b>Ending Balance</b>	<b>173</b>	<b>162</b>	<b>157</b>	<b>152</b>	<b>152</b>
Loan Loss Reserve/Gross Loans (%)	1.76%	1.48%	1.37%	1.23%	1.20%
Net Charge-Offs/Gross Loans (%)	-0.40%	-0.28%	-0.31%	-0.27%	-0.07%
Recoveries/Charge-Offs (%)	38.10%	42.59%	33.96%	33.33%	30.77%
Prov for Loan Losses/Gross Loans (%)	0.27%	0.18%	0.26%	0.23%	0.07%

Past Due Loans at On Gross Loans of	3/31/2016 12,759	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		27	5	13
Commercial & Industrial		5	1	9
Personal		24	9	0
Lease Financing Receivables		1	0	0
Other Loans		1	0	7
<b>Totals</b>		<b>58</b>	<b>15</b>	<b>29</b>

Past Dues/Gross Loans % 0.57%  
Non Accruals/Gross Loans % 0.23%

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Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	3/31
SIC: 6021	KM	SMM	YEAR	2012	2013	2014	2015	2016

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KEY RATIOS				\$MM	\$MM	\$MM	\$MM	\$MM
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Return on Avg Net Worth:

Net Income Before Sec Trans	13.51	13.52	12.63	12.29	3.05
Net Income	13.46	13.47	12.34	12.43	3.05

Return on Avg Assets:

Net Income Before Sec Trans	1.86	1.81	1.16	1.09	0.28
Net Income	1.86	1.20	1.09	1.08	0.27

Net Interest Margin

Effective	3.21	3.07	2.91	2.81	0.71
Tax Equivalent @ 46%	3.41	3.11	3.00	2.94	2.95

Salaries/(Income-Interest Expense)	30.18	32.60	33.33	34.68	35.34
Other Income/Salaries	139.21	126.25	125.28	121.49	120.00
Equity/Assets	9.01	8.51	8.66	8.77	9.21
Dividend Payout	89.02	76.34	78.13	61.78	59.70
PAT Growth	6.02	5.22	-3.03	1.17	-74.13
Asset Growth	9.13	46.96	22.91	-23.44	-10.70
Earning Asset Growth	6.98	2.39	4.86	4.74	0.19
Equity Growth	3.17	-1.61	5.99	3.77	4.61
Effective Tax Rate	32.99	32.82	31.55	31.48	31.63
Efficiency Ratio (%)	59.18	60.40	61.95	62.32	62.62

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DEPOSIT ANALYSIS

Loans/Deposits (%)	52.68	56.65	58.08	61.53	60.93
Capital/Deposits (%)	10.81	10.24	10.62	10.75	10.86
Non-Int Bearing/Total Deposits (%)	34.35	35.47	34.99	35.78	34.17
Int Bearing/Total Deposits	65.65	64.53	65.01	64.22	65.83
Deposit Growth	9.21	13.40	6.14	2.58	3.55

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