

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	2013	2014	2015	2016	2017
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				10,958	11,470	12,446	13,429	13,591
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(162)	(156)	(152)	(156)	(158)
Net Loans				10,796	11,314	12,294	13,273	13,433
U.S. Govt Obligations/Mortgage-Backed Secur				3,741	3,924	4,222	4,185	4,231
State & Municipal Bonds				1,615	1,809	1,738	1,774	1,792
Fed Funds Sold/Repo's				1,194	1,082	890	740	727
Trading Account Securities				21	16	12	22	20
Other Earning Assets				3,497	3,734	3,761	3,628	3,585
EARNING ASSETS				20,864	21,879	22,917	23,622	23,788
Cash & Due From Banks				1,233	1,076	502	780	547
Bank Premises, F&E				344	352	347	333	331
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				13	11	6	4	4
Miscellaneous Assets				341	417	566	644	376
OTHER ASSETS				1,931	1,856	1,421	1,761	1,258
Intangibles				148	146	146	146	146
TOTAL ASSETS				22,943	23,881	24,484	25,529	25,192
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				6,760	6,815	7,149	7,439	7,355
Deposits-Interest Bearing				12,297	12,664	12,832	13,672	13,854
Total Deposits				19,057	19,479	19,981	21,111	21,209
Trading Liabilites				4	1	1	0	0
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,489	2,024	2,068	1,880	1,321
Other Borrowed Money				105	105	104	102	153
Miscellaneous Liabilities				336	203	183	190	212
CURRENT LIABILITIES				20,991	21,812	22,337	23,283	22,895
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				20,991	21,812	22,337	23,283	22,895
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,065	1,073	1,081	1,092	1,096
Retained Earnings				873	923	1,025	1,142	1,172
Unrlzd Gns (Ls) on Securities				4	63	31	2	19
NET WORTH				1,952	2,069	2,147	2,246	2,297
TOTAL LIABILITIES & NET WORTH				22,943	23,881	24,484	25,529	25,192

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Assets-Liabilities	0	0	0	0	0
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COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2013	CALL REPORT 12/31 2014	CALL REPORT 12/31 2015	CALL REPORT 12/31 2016	CALL REPORT 3/31 2017
SIC: 6021	KM	\$MM	YEAR					
INCOME STATEMENT			# OF MOS	12	12	12	12	3
Interest-Loans				430	437	446	479	125
Interest-Govt Sec				104	106	103	111	29
Interest-State & Muni Sec				72	70	78	86	22
Interest-Fed Funds				21	13	13	14	4
Interest-Other				16	17	17	18	5
TOTAL INTEREST INCOME				643	643	657	708	185
Interest-Deposits				27	23	22	26	7
Interest-Fed Funds and Other Borr Money				4	5	6	7	3
TOTAL INTEREST EXPENSE				31	28	28	33	10
NET INTEREST INCOME				612	615	629	675	175
Trust Income				103	108	116	117	31
Service Charge Income				78	78	80	86	22
Other Income				247	255	262	279	65
TOTAL OTHER INCOME				428	441	458	482	118
Provision For Loan Losses				20	30	29	36	11
Salaries & Benefits				339	352	377	397	105
Occupancy, F&E				65	65	65	66	16
Other Expense				226	235	238	252	63
TOTAL OTHER EXPENSE				650	682	709	751	195
Income Bef Sec Trans & Taxes				390	374	378	406	98
Income Taxes				128	118	119	128	28
Net Income Bef Sec Trans				262	256	259	278	70
Realized Gains (Losses) on Securities				(1)	(6)	3	0	0
NET INCOME				261	250	262	278	70
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,984	1,952	2,069	2,147	2,246
Net Income				261	250	262	278	70
Cash Dividends Common Stock (-)				(200)	(200)	(160)	(160)	(40)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(142)	59	(33)	(29)	17
Other Adjustments				49	8	9	10	4
Ending Balance				1,952	2,069	2,147	2,246	2,297
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END BAL - NET WORTH				0	0	0	0	0

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SIC: 6021	KM	\$MM	YEAR	\$MM	\$MM	\$MM	\$MM	\$MM
LOAN COMPOSITION								
Real Estate-Construction				406	403	623	790	846
Real Estate-Farm				139	152	167	173	166
Real Estate-Resident				2,672	2,807	2,854	3,008	2,996
Real Estate-Other				1,996	1,936	1,976	2,199	2,265
Farmers				139	169	163	148	133
Commercial & Industrial				2,350	2,543	2,771	2,855	2,980
Individuals - Credit Cards				797	783	781	778	739
Individuals - Other				1,227	1,412	1,622	1,676	1,667
Tax Exempt Obligations				574	587	693	748	788
Other Loans				158	124	163	330	280
Lease Financing Receivables				500	554	632	725	731
TOTAL GROSS LOANS				10,958	11,470	12,445	13,430	13,591
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				162	157	153	157	159
NET LOANS				10,796	11,313	12,292	13,273	13,432
Reserve For Loan Loss Reconciliation (\$M)				2013	2014	2015	2016	2017
Beginning Balance				173	162	157	152	156
Provision For Loan Losses				20	30	29	36	11
Recoveries				23	18	17	19	4
Charge-Offs				(54)	(53)	(51)	(51)	(13)
Other				0	0	-	-	-
Ending Balance				162	157	152	156	158
Loan Loss Reserve/Gross Loans (%)				1.48%	1.37%	1.23%	1.17%	1.17%
Net Charge-Offs/Gross Loans (%)				-0.28%	-0.31%	-0.27%	-0.24%	-0.07%
Recoveries/Charge-Offs (%)				42.59%	33.96%	33.33%	37.25%	30.77%
Prov for Loan Losses/Gross Loans (%)				0.18%	0.26%	0.23%	0.27%	0.08%

Past Due Loans at On Gross Loans of	3/31/2017 13,591	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		22	3	6
Commercial & Industrial		3	1	2
Personal		29	11	0
Lease Financing Receivables		0	0	1
Other Loans		1	0	6
Totals		55	15	15

Past Dues/Gross Loans % 0.52%
Non Accruals/Gross Loans % 0.11%

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SIC: 6021	KM	\$MM	YEAR	12/31 2013	12/31 2014	12/31 2015	12/31 2016	3/31 2017
KEY RATIOS				\$MM	\$MM	\$MM	\$MM	\$MM
Return on Avg Net Worth:								
Net Income Before Sec Trans				13.52	12.63	12.29	12.66	3.08
Net Income				13.47	12.34	12.43	12.66	3.08
Return on Avg Assets:								
Net Income Before Sec Trans				1.81	1.16	1.09	1.13	0.28
Net Income				1.20	1.09	1.08	1.11	0.28
Net Interest Margin								
Effective				3.07	2.91	2.81	2.90	0.74
Tax Equivalent @ 46%				3.11	3.00	2.94	3.04	3.14
Salaries/(Income-Interest Expense)				32.60	33.33	34.68	34.31	35.84
Other Income/Salaries				126.25	125.28	121.49	121.41	112.38
Equity/Assets				8.51	8.66	8.77	8.80	9.12
Dividend Payout				76.34	78.13	61.78	57.55	57.14
PAT Growth				5.22	-3.03	1.17	7.34	-74.82
Asset Growth				46.96	22.91	-23.44	23.93	-28.56
Earning Asset Growth				2.39	4.86	4.74	3.08	0.70
Equity Growth				-1.61	5.99	3.77	4.61	2.27
Effective Tax Rate				32.82	31.55	31.48	31.53	28.57
Efficiency Ratio (%)				60.40	61.95	62.97	61.82	63.14
DEPOSIT ANALYSIS								
Loans/Deposits (%)				56.65	58.08	61.53	62.87	63.34
Capital/Deposits (%)				10.24	10.62	10.75	10.64	10.83
Non-Int Bearing/Total Deposits (%)				35.47	34.99	35.78	35.24	34.68
Int Bearing/Total Deposits				64.53	65.01	64.22	64.76	65.32
Deposit Growth				13.40	6.14	2.58	5.66	0.46

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