

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	6/30
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	10,380
Unearned Discount (-)				0	0	0	0	
Loan Loss Reserve (-)				(194)	(198)	(185)	(173)	(166)
Net Loans				10,296	9,278	9,026	9,667	10,214
U.S. Govt Obligations/Mortgage-Backed Secur				2,954	3,083	4,691	4,067	3,567
State & Municipal Bonds				935	1,115	1,241	1,611	1,617
Fed Funds Sold/Repo's				23	460	862	1,228	1,223
Trading Account Securities				12	12	20	29	16
Other Earning Assets				2,324	2,982	3,206	3,774	3,676
EARNING ASSETS				16,544	16,930	19,046	20,376	20,313
Cash & Due From Banks				447	457	511	759	413
Bank Premises, F&E				396	379	355	353	347
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				10	12	23	19	19
Miscellaneous Assets				422	422	425	379	542
OTHER ASSETS				1,275	1,270	1,314	1,510	1,321
Intangibles				140	137	134	131	131
TOTAL ASSETS				17,959	18,337	20,494	22,017	21,765
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,027	4,496	5,382	6,303	5,815
Deposits-Interest Bearing				10,196	10,591	11,423	12,049	12,086
Total Deposits				14,223	15,087	16,805	18,352	17,901
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	1,715
Other Borrowed Money				738	105	105	105	103
Miscellaneous Liabilities				162	286	284	425	153
CURRENT LIABILITIES				16,274	16,539	18,571	20,033	19,873
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,274	16,539	18,571	20,033	19,873
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,000	1,008	1,011	1,017	1,019
Retained Earnings				619	717	784	811	836
Unrlzd Gns (Ls) on Securities				56	63	118	146	27
NET WORTH				1,685	1,798	1,923	1,984	1,892
TOTAL LIABILITIES & NET WORTH				17,959	18,337	20,494	22,017	21,765

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	2009	2010	2011	2012	2013
INCOME STATEMENT		# OF MOS		12	12	12	12	3
Interest-Loans				552	503	456	439	211
Interest-Govt Sec				148	122	134	123	53
Interest-State & Muni Sec				68	77	73	74	37
Interest-Fed Funds				0	3	14	19	12
Interest-Other				20	19	16	15	9
TOTAL INTEREST INCOME				788	724	693	670	322
Interest-Deposits				118	66	46	33	14
Interest-Fed Funds and Other Borr Money				35	17	6	5	2
TOTAL INTEREST EXPENSE				153	83	52	38	16
NET INTEREST INCOME				635	641	641	632	306
Trust Income				77	81	88	95	51
Service Charge Income				107	93	83	79	38
Other Income				239	260	266	284	148
TOTAL OTHER INCOME				423	434	437	458	237
Provision For Loan Losses				161	100	52	27	11
Salaries & Benefits				301	320	318	329	169
Occupancy, F&E				69	70	68	66	32
Other Expense				268	268	271	274	144
TOTAL OTHER EXPENSE				799	758	709	696	356
Income Bef Sec Trans & Taxes				259	317	369	394	187
Income Taxes				74	97	120	130	61
Net Income Bef Sec Trans				185	220	249	264	126
Realized Gains (Losses) on Securities				(20)	(1)	(2)	(1)	(1)
NET INCOME				165	219	247	263	125
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,441	1,685	1,798	1,923	1,984
Net Income				165	219	247	263	125
Cash Dividends Common Stock (-)				(45)	(120)	(180)	(235)	(100)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				119	8	54	28	(119)
Other Adjustments				5	6	4	5	2
Ending Balance				1,685	1,798	1,923	1,984	1,892
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	3/31
SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				665	460	386	356	399
Real Estate-Farm				131	120	122	124	129
Real Estate-Resident				2,284	2,204	2,216	2,420	2,561
Real Estate-Other				1,859	1,802	1,879	1,903	1,901
Farmers				131	142	142	142	112
Commercial & Industrial				2,186	2,061	1,874	2,029	2,206
Individuals - Credit Cards				800	832	789	805	761
Individuals - Other				1,775	990	886	1,029	1,202
Tax Exempt Obligations				154	246	310	332	450
Other Loans				138	289	274	286	212
Lease Financing Receivables				367	330	333	414	446
TOTAL GROSS LOANS				10,490	9,476	9,211	9,840	10,379
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				194	198	185	173	166
NET LOANS				10,296	9,278	9,026	9,667	10,213
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	10
Recoveries				15	18	17	24	10
Charge-Offs				(155)	(114)	(82)	(63)	(27)
Other				0	0	0	0	0
Ending Balance				194	198	185	173	166
Loan Loss Reserve/Gross Loans (%)				1.85%	2.09%	2.01%	1.76%	1.60%
Net Charge-Offs/Gross Loans (%)				-1.33%	-1.01%	-0.71%	-0.40%	-0.16%
Recoveries/Charge-Offs (%)				9.68%	15.79%	20.73%	38.10%	37.04%
Prov for Loan Losses/Gross Loans (%)				1.53%	1.06%	0.56%	0.27%	0.10%
Past Due Loans at On Gross Loans of				6/30/2013 10,379	Days Past Due 30-89 Over 90		Non- Accrual	
Real Estate				52	4	28		
Commercial & Industrial				6	1	3		
Personal				25	8	0		
Lease Financing Receivables				0	0	0		
Other Loans				1	0	8		
Totals				84	13	39		
Past Dues/Gross Loans %				0.93%				
Non Accruals/Gross Loans %				0.38%				

COMMERCE BANK

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
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	6.50
Net Income				9.79	12.58	13.28	13.46	6.45
Return on Avg Assets:								
Net Income Before Sec Trans				1.03	1.34	1.42	1.37	0.63
Net Income				0.92	1.21	1.27	1.24	0.57
Net Interest Margin								
Effective				3.84	3.83	3.56	3.21	1.50
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	140.24
Equity/Assets				9.38	9.81	9.38	9.01	8.69
Dividend Payout				24.32	54.55	72.29	89.02	79.37
PAT Growth				N/A	18.92	13.18	6.02	-52.27
Asset Growth				N/A	(0.33)	9.82	9.13	-12.52
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	32.62
Efficiency Ratio (%)				60.30	61.21	60.95	61.38	-

DEPOSIT ANALYSIS

Loans/Deposits (%)				72.39	61.50	53.71	52.68	57.06
Capital/Deposits (%)				11.85	11.92	11.44	10.81	10.57
Non-Int Bearing/Total Deposits (%)				28.31	29.80	32.03	34.35	32.48
Int Bearing/Total Deposits				71.69	70.20	67.97	65.65	67.52
Deposit Growth				N/A	6.07	11.39	9.21	-2.46

COMMERCE BANK