

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	2010	2011	2012	2013	2014
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,476	9,211	9,840	10,958	11,459
Unearned Discount (-)				0	0	0		
Loan Loss Reserve (-)				(198)	(185)	(173)	(162)	(161)
Net Loans				9,278	9,026	9,667	10,796	11,298
U.S. Govt Obligations/Mortgage-Backed Secur				3,083	4,691	4,067	3,741	3,837
State & Municipal Bonds				1,115	1,241	1,611	1,615	1,799
Fed Funds Sold/Repo's				460	862	1,228	1,194	979
Trading Account Securities				12	20	29	21	16
Other Earning Assets				2,982	3,206	3,774	3,497	3,579
EARNING ASSETS				16,930	19,046	20,376	20,864	21,508
Cash & Due From Banks				457	511	759	1,233	541
Bank Premises, F&E				379	355	353	344	341
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				12	23	19	13	15
Miscellaneous Assets				422	425	379	341	332
OTHER ASSETS				1,270	1,314	1,510	1,931	1,229
Intangibles				137	134	131	148	147
TOTAL ASSETS				18,337	20,494	22,017	22,943	22,884
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,496	5,382	6,303	6,760	6,416
Deposits-Interest Bearing				10,591	11,423	12,049	12,297	12,527
Total Deposits				15,087	16,805	18,352	19,057	18,943
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	1,266
Other Borrowed Money				105	105	105	105	105
Miscellaneous Liabilities				286	284	425	336	522
CURRENT LIABILITIES				16,539	18,571	20,033	20,991	20,837
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,539	18,571	20,033	20,991	20,837
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,008	1,011	1,017	1,065	1,069
Retained Earnings				717	784	811	873	895
Unrlzd Gns (Ls) on Securities				63	118	146	4	73
NET WORTH				1,798	1,923	1,984	1,952	2,047
TOTAL LIABILITIES & NET WORTH				18,337	20,494	22,017	22,943	22,884

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Assets-Liabilities	0	0	0	0	0
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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	217
Interest-Govt Sec				122	134	123	104	58
Interest-State & Muni Sec				77	73	74	72	34
Interest-Fed Funds				3	14	19	21	7
Interest-Other				19	16	15	16	8
TOTAL INTEREST INCOME				724	693	670	643	324
Interest-Deposits				66	46	33	27	11
Interest-Fed Funds and Other Borr Money				17	6	5	4	3
TOTAL INTEREST EXPENSE				83	52	38	31	14
NET INTEREST INCOME				641	641	632	612	310
Trust Income				81	88	95	103	54
Service Charge Income				93	83	79	78	38
Other Income				260	266	284	247	122
TOTAL OTHER INCOME				434	437	458	428	214
Provision For Loan Losses				100	52	27	20	17
Salaries & Benefits				320	318	329	339	175
Occupancy, F&E				70	68	66	65	32
Other Expense				268	271	274	226	114
TOTAL OTHER EXPENSE				758	709	696	650	338
Income Bef Sec Trans & Taxes				317	369	394	390	186
Income Taxes				97	120	130	128	58
Net Income Bef Sec Trans				220	249	264	262	128
Realized Gains (Losses) on Securities				(1)	(2)	(1)	(1)	(6)
NET INCOME				219	247	263	261	122
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				1,685	1,798	1,923	1,984	1,952
Net Income				219	247	263	261	122
Cash Dividends Common Stock (-)				(120)	(180)	(235)	(200)	(100)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				8	54	28	(142)	69
Other Adjustments				6	4	5	49	4
Ending Balance				1,798	1,923	1,984	1,952	2,047
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END BAL - NET WORTH				0	0	0	0	0

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SIC: 6021	eb	\$MM	YEAR	2010	2011	2012	2013	2014
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				460	386	356	406	442
Real Estate-Farm				120	122	124	139	136
Real Estate-Resident				2,204	2,216	2,420	2,672	2,711
Real Estate-Other				1,802	1,879	1,903	1,996	1,958
Farmers				142	142	142	139	134
Commercial & Industrial				2,061	1,874	2,029	2,350	2,761
Individuals - Credit Cards				832	789	805	797	761
Individuals - Other				990	886	1,029	1,227	1,350
Tax Exempt Obligations				246	310	332	574	549
Other Loans				289	274	286	158	109
Lease Financing Receivables				330	333	414	500	548
TOTAL GROSS LOANS				9,476	9,211	9,840	10,958	11,459
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	11,298
Reserve For Loan Loss Reconciliation (\$M)				2010	2011	2012	2013	2014
Beginning Balance				194	198	185	173	162
Provision For Loan Losses				100	52	27	20	17
Recoveries				18	17	24	23	9
Charge-Offs				(114)	(82)	(63)	(54)	(27)
Other				0	0	0	0	0
Ending Balance				198	185	173	162	161
Loan Loss Reserve/Gross Loans (%)				2.09%	2.01%	1.76%	1.48%	1.41%
Net Charge-Offs/Gross Loans (%)				-1.01%	-0.71%	-0.40%	-0.28%	-0.16%
Recoveries/Charge-Offs (%)				15.79%	20.73%	38.10%	42.59%	33.33%
Prov for Loan Losses/Gross Loans (%)				1.06%	0.56%	0.27%	0.18%	0.15%
Past Due Loans at On Gross Loans of				6/30/2014 11,459	Days Past Due 30-89      Over 90		Non- Accrual	
Real Estate				27	2	32		
Commercial & Industrial				6	1	4		
Personal				21	8	0		
Lease Financing Receivables				0	0	0		
Other Loans				0	0	8		
Totals				54	11	44		
Past Dues/Gross Loans %				0.57%				
Non Accruals/Gross Loans %				0.38%				

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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	6.35
Net Income				12.18	13.28	13.46	13.47	6.05
Return on Avg Assets:								
Net Income Before Sec Trans				1.23	1.33	1.30	1.27	0.59
Net Income				1.19	1.32	1.30	1.20	0.54
Net Interest Margin								
Effective				3.79	3.56	3.21	3.07	1.48
Tax Equivalent @ 46%				4.22	3.91	3.53	-	-
Salaries/(Income-Interest Expense)				29.77	29.50	30.18	32.60	33.40
Other Income/Salaries				135.63	137.42	139.21	126.25	122.29
Equity/Assets				9.81	9.38	9.01	8.51	8.95
Dividend Payout				54.55	72.29	89.02	76.34	78.13
PAT Growth				N/A	13.18	6.02	5.22	-51.52
Asset Growth				N/A	9.82	9.13	46.96	-18.61
Earning Asset Growth				N/A	12.50	6.98	2.39	3.09
Equity Growth				N/A	6.95	3.17	-1.61	4.87
Effective Tax Rate				30.60	32.52	32.99	32.82	31.18
Efficiency Ratio (%)				61.21	60.76	61.23	60.33	62.58

#### DEPOSIT ANALYSIS

Loans/Deposits (%)	61.50	53.71	52.68	56.65	59.64
Capital/Deposits (%)	11.92	11.44	10.81	10.24	10.81
Non-Int Bearing/Total Deposits (%)	29.80	32.03	34.35	35.47	33.87
Int Bearing/Total Deposits	70.20	67.97	65.65	64.53	66.13
Deposit Growth	6.07	11.39	9.21	13.40	3.22

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