

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	30-Jun
SIC: 6021	LM	\$MM	YEAR	2011	2012	2013	2014	2015
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,211	9,840	10,958	11,470	11,929
Unearned Discount (-)				0	0	0	0	0
Loan Loss Reserve (-)				(185)	(173)	(162)	(156)	(152)
Net Loans				9,026	9,667	10,796	11,314	11,777
U.S. Govt Obligations/Mortgage-Backed Secur				4,691	4,067	3,741	3,924	4,152
State & Municipal Bonds				1,241	1,611	1,615	1,809	1,813
Fed Funds Sold/Repo's				862	1,228	1,194	1,082	1,077
Trading Account Securities				20	29	21	16	19
Other Earning Assets				3,206	3,774	3,497	3,734	3,206
EARNING ASSETS				19,046	20,376	20,864	21,879	22,044
Cash & Due From Banks				511	759	1,233	1,076	679
Bank Premises, F&E				355	353	344	352	348
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				23	19	13	11	8
Miscellaneous Assets				425	379	341	417	359
OTHER ASSETS				1,314	1,510	1,931	1,856	1,394
Intangibles				134	131	148	146	146
TOTAL ASSETS				20,494	22,017	22,943	23,881	23,584
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				5,382	6,303	6,760	6,815	6,890
Deposits-Interest Bearing				11,423	12,049	12,297	12,664	12,402
Total Deposits				16,805	18,352	19,057	19,479	19,292
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	1,761
Other Borrowed Money				105	105	105	105	103
Miscellaneous Liabilities				284	425	336	203	318
CURRENT LIABILITIES				18,571	20,033	20,991	21,812	21,475
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				18,571	20,033	20,991	21,812	21,475
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,011	1,017	1,065	1,073	1,078
Retained Earnings				784	811	873	923	973
Unrlzd Gns (Ls) on Securities				118	146	4	63	48
NET WORTH				1,923	1,984	1,952	2,069	2,109
TOTAL LIABILITIES & NET WORTH				20,494	22,017	22,943	23,881	23,584

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Assets-Liabilities	0	0	0	0	0
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SIC: 6021	LM	SMM	YEAR	2011	2012	2013	2014	2015
INCOME STATEMENT		# OF MOS		12	12	12	12	3
Interest-Loans				456	439	430	437	219
Interest-Govt Sec				134	123	104	106	49
Interest-State & Muni Sec				73	74	72	70	37
Interest-Fed Funds				14	19	21	13	7
Interest-Other				16	15	16	17	9
TOTAL INTEREST INCOME				693	670	643	643	321
Interest-Deposits				46	33	27	23	12
Interest-Fed Funds and Other Borr Money				6	5	4	5	2
TOTAL INTEREST EXPENSE				52	38	31	28	14
NET INTEREST INCOME				641	632	612	615	307
Trust Income				88	95	103	108	58
Service Charge Income				83	79	78	78	38
Other Income				266	284	247	255	133
TOTAL OTHER INCOME				437	458	428	441	229
Provision For Loan Losses				52	27	20	30	11
Salaries & Benefits				318	329	339	352	185
Occupancy, F&E				68	66	65	65	32
Other Expense				271	274	226	235	120
TOTAL OTHER EXPENSE				709	696	650	682	348
Income Bef Sec Trans & Taxes				369	394	390	374	188
Income Taxes				120	130	128	118	59
Net Income Bef Sec Trans				249	264	262	256	129
Realized Gains (Losses) on Securities				(2)	(1)	(1)	(6)	2
NET INCOME				247	263	261	250	131
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,798	1,923	1,984	1,952	2,069
Net Income				247	263	261	250	131
Cash Dividends Common Stock (-)				(180)	(235)	(200)	(200)	(80)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				54	28	(142)	59	(15)
Other Adjustments				4	5	49	8	5
Ending Balance				1,923	1,984	1,952	2,069	2,110
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END BAL - NET WORTH				0	0	0	0	1

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SIC: 6021	LM	\$MM	YEAR	2011	2012	2013	2014	2015
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				386	356	406	403	448
Real Estate-Farm				122	124	139	152	165
Real Estate-Resident				2,216	2,420	2,672	2,807	2,862
Real Estate-Other				1,879	1,903	1,996	1,936	1,894
Farmers				142	142	139	169	131
Commercial & Industrial				1,874	2,029	2,350	2,543	2,814
Individuals - Credit Cards				789	805	797	783	751
Individuals - Other				886	1,029	1,227	1,412	1,541
Tax Exempt Obligations				310	332	574	587	607
Other Loans				274	286	158	124	153
Lease Financing Receivables				333	414	500	554	570
TOTAL GROSS LOANS				9,211	9,840	10,958	11,470	11,936
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				185	173	162	157	152
NET LOANS				9,026	9,667	10,796	11,313	11,784
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%	1.27%
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				6/30/2015 11,936	Days Past Due 30-89 Over 90		Non- Accrual	
Real Estate				22	6	15		
Commercial & Industrial				4	0	5		
Personal				21	8	0		
Lease Financing Receivables				0	0	0		
Other Loans				0	0	7		
Totals				47	14	27		
Past Dues/Gross Loans %				0.51%				
Non Accruals/Gross Loans %				0.23%				

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SIC: 6021	LM	SMM	YEAR					
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	6.18
Net Income				25.69	13.46	13.47	12.34	6.27
Return on Avg Assets:								
Net Income Before Sec Trans				1.33	1.86	1.81	1.16	0.55
Net Income				1.32	1.86	1.20	1.09	0.55
Net Interest Margin								
Effective				6.73	3.21	3.07	2.91	1.40
Tax Equivalent @ 46%				3.91	3.53	-	-	-
Salaries/(Income-Interest Expense)				29.50	30.18	32.60	33.33	34.51
Other Income/Salaries				137.42	139.21	126.25	125.28	123.78
Equity/Assets				9.38	9.01	8.51	8.66	8.94
Dividend Payout				72.29	89.02	76.34	78.13	62.02
PAT Growth				13.18	6.02	5.22	-3.03	-49.61
Asset Growth				9.82	9.13	46.96	22.91	-24.89
Earning Asset Growth				12.50	6.98	2.39	4.86	0.75
Equity Growth				6.95	3.17	-1.61	5.99	1.93
Effective Tax Rate				32.52	32.99	32.82	31.55	31.38
Efficiency Ratio (%)				60.76	61.23	60.33	62.58	-

DEPOSIT ANALYSIS

Loans/Deposits (%)	53.71	52.68	56.65	58.08	61.05
Capital/Deposits (%)	11.44	10.81	10.24	10.62	10.93
Non-Int Bearing/Total Deposits (%)	32.03	34.35	35.47	34.99	35.71
Int Bearing/Total Deposits	67.97	65.65	64.53	65.01	64.29
Deposit Growth	11.39	9.21	13.40	6.14	-0.96

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