

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 6/30 2016
SIC: 6021	KM	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,840	10,958	11,470	12,446	13,126
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(173)	(162)	(156)	(152)	(154)
Net Loans				9,667	10,796	11,314	12,294	12,972
U.S. Govt Obligations/Mortgage-Backed Secur				4,067	3,741	3,924	4,222	3,899
State & Municipal Bonds				1,611	1,615	1,809	1,738	1,830
Fed Funds Sold/Repo's				1,228	1,194	1,082	890	839
Trading Account Securities				29	21	16	12	30
Other Earning Assets				3,774	3,497	3,734	3,761	3,435
EARNING ASSETS				20,376	20,864	21,879	22,917	23,005
Cash & Due From Banks				759	1,233	1,076	502	622
Bank Premises, F&E				353	344	352	347	337
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				19	13	11	6	6
Miscellaneous Assets				379	341	417	566	469
OTHER ASSETS				1,510	1,931	1,856	1,421	1,434
Intangibles				131	148	146	146	146
TOTAL ASSETS				22,017	22,943	23,881	24,484	24,585
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				6,303	6,760	6,815	7,149	6,914
Deposits-Interest Bearing				12,049	12,297	12,664	12,832	13,244
Total Deposits				18,352	19,057	19,479	19,981	20,158
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	1,729
Other Borrowed Money				105	105	105	104	104
Miscellaneous Liabilites				425	336	203	183	285
CURRENT LIABILITIES				20,033	20,991	21,812	22,337	22,276
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				20,033	20,991	21,812	22,337	22,276
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,017	1,065	1,073	1,081	1,087
Retained Earnings				811	873	923	1,025	1,082
Unrlzd Gns (Ls) on Securities				146	4	63	31	130
NET WORTH				1,984	1,952	2,069	2,147	2,309
TOTAL LIABILITIES & NET WORTH				22,017	22,943	23,881	24,484	24,585
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	6/30		
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	235
Interest-Govt Sec		123	104	106	103	55
Interest-State & Muni Sec		74	72	70	78	43
Interest-Fed Funds		19	21	13	13	7
Interest-Other		15	16	17	17	10
TOTAL INTEREST INCOME		670	643	643	657	350
Interest-Deposits		33	27	23	22	13
Interest-Fed Funds and Other Borr Money		5	4	5	6	4
TOTAL INTEREST EXPENSE		38	31	28	28	17
NET INTEREST INCOME		632	612	615	629	333
Trust Income		95	103	108	116	60
Service Charge Income		79	78	78	80	42
Other Income		284	247	255	262	138
TOTAL OTHER INCOME		458	428	441	458	240
Provision For Loan Losses		27	20	30	29	19
Salaries & Benefits		329	339	352	377	198
Occupancy, F&E		66	65	65	65	32
Other Expense		274	226	235	238	124
TOTAL OTHER EXPENSE		696	650	682	709	373
Income Bef Sec Trans & Taxes		394	390	374	378	200
Income Taxes		130	128	118	119	63
Net Income Bef Sec Trans		264	262	256	259	137
Realized Gains (Losses) on Securities		(1)	(1)	(6)	3	0
NET INCOME		263	261	250	262	137

EQUITY RECONCILIATION (\$M)

Beginning Balance	1,923	1,984	1,952	2,069	2,147
Net Income	263	261	250	262	137
Cash Dividends Common Stock (-)	(235)	(200)	(200)	(160)	(80)
Stock/Capital Surplus	0	0	0	0	0
Unrlzd Gns (Ls) on Securities	28	(142)	59	(33)	99
Other Adjustments	5	49	8	9	6
Ending Balance	1,984	1,952	2,069	2,147	2,309

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END BAL - NET WORTH	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	6/30
SIC: 6021 KM SMM YEAR	2012	2013	2014	2015	2016

LOAN COMPOSITION	\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction	356	406	403	623	816
Real Estate-Farm	124	139	152	167	169
Real Estate-Resident	2,420	2,672	2,807	2,854	2,879
Real Estate-Other	1,903	1,996	1,936	1,976	1,994
Farmers	142	139	169	163	138
Commercial & Industrial	2,029	2,350	2,543	2,771	3,066
Individuals - Credit Cards	805	797	783	781	754
Individuals - Other	1,029	1,227	1,412	1,622	1,653
Tax Exempt Obligations	332	574	587	693	728
Other Loans	286	158	124	163	231
Lease Financing Receivables	414	500	554	632	698
TOTAL GROSS LOANS	9,840	10,958	11,470	12,445	13,126
Less: Unearned Discount	0	0	0	0	0
Less: Loan Loss Reserve	173	162	157	153	155
NET LOANS	9,667	10,796	11,313	12,292	12,971
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	19
Recoveries	24	23	18	17	9
Charge-Offs	(63)	(54)	(53)	(51)	(26)
Other	0	0	0	-	-
Ending Balance	173	162	157	152	154
Loan Loss Reserve/Gross Loans (%)	1.76%	1.48%	1.37%	1.23%	1.18%
Net Charge-Offs/Gross Loans (%)	-0.40%	-0.28%	-0.31%	-0.27%	-0.13%
Recoveries/Charge-Offs (%)	38.10%	42.59%	33.96%	33.33%	34.62%
Prov for Loan Losses/Gross Loans (%)	0.27%	0.18%	0.26%	0.23%	0.14%

Past Due Loans at On Gross Loans of	6/30/2016 13,126	Days Past Due		Non- Accrual
		30-89	Over 90	
Real Estate		17	7	12
Commercial & Industrial		12	0	6
Personal		25	9	0
Lease Financing Receivables		0	0	0
Other Loans		1	0	7
Totals		55	16	25

Past Dues/Gross Loans % 0.54%
Non Accruals/Gross Loans % 0.19%

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

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	6.15
Net Income	13.46	13.47	12.34	12.43	6.15

Return on Avg Assets:

Net Income Before Sec Trans	1.86	1.81	1.16	1.09	0.56
Net Income	1.86	1.20	1.09	1.08	0.56

Net Interest Margin

Effective	3.21	3.07	2.91	2.81	1.45
Tax Equivalent @ 46%	3.41	3.11	3.00	2.94	3.11

Salaries/(Income-Interest Expense)

Salaries/(Income-Interest Expense)	30.18	32.60	33.33	34.68	34.55
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Other Income/Salaries

Other Income/Salaries	139.21	126.25	125.28	121.49	121.21
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Equity/Assets

Equity/Assets	9.01	8.51	8.66	8.77	9.39
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Dividend Payout

Dividend Payout	89.02	76.34	78.13	61.78	58.39
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PAT Growth

PAT Growth	6.02	5.22	-3.03	1.17	-47.10
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Asset Growth

Asset Growth	9.13	46.96	22.91	-23.44	0.91
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Earning Asset Growth

Earning Asset Growth	6.98	2.39	4.86	4.74	0.38
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Equity Growth

Equity Growth	3.17	-1.61	5.99	3.77	7.55
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Effective Tax Rate

Effective Tax Rate	32.99	32.82	31.55	31.48	31.50
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Efficiency Ratio (%)

Efficiency Ratio (%)	59.18	60.40	61.95	62.32	61.27
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DEPOSIT ANALYSIS

Loans/Deposits (%)	52.68	56.65	58.08	61.53	64.35
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Capital/Deposits (%)

Capital/Deposits (%)	10.81	10.24	10.62	10.75	11.45
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Non-Int Bearing/Total Deposits (%)

Non-Int Bearing/Total Deposits (%)	34.35	35.47	34.99	35.78	34.30
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Int Bearing/Total Deposits

Int Bearing/Total Deposits	65.65	64.53	65.01	64.22	65.70
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Deposit Growth

Deposit Growth	9.21	13.40	6.14	2.58	0.89
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