

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 6/30 2017
SIC: 6021	KM	SMM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				10,958	11,470	12,446	13,429	13,651
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	13,493
U.S. Govt Obligations/Mortgage-Backed Secur				3,741	3,924	4,222	4,185	4,126
State & Municipal Bonds				1,615	1,809	1,738	1,774	1,774
Fed Funds Sold/Repo's				1,194	1,082	890	740	642
Trading Account Securities				21	16	12	22	22
Other Earning Assets				3,497	3,734	3,761	3,628	3,482
EARNING ASSETS				20,864	21,879	22,917	23,622	23,539
Cash & Due From Banks				1,233	1,076	502	780	527
Bank Premises, F&E				344	352	347	333	330
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				13	11	6	4	5
Miscellaneous Assets				341	417	566	644	423
OTHER ASSETS				1,931	1,856	1,421	1,761	1,285
Intangibles				148	146	146	146	146
TOTAL ASSETS				22,943	23,881	24,484	25,529	24,970
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				6,760	6,815	7,149	7,439	7,444
Deposits-Interest Bearing				12,297	12,664	12,832	13,672	13,511
Total Deposits				19,057	19,479	19,981	21,111	20,955
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	1,257
Other Borrowed Money				105	105	104	102	152
Miscellaneous Liabilites				336	203	183	190	255
CURRENT LIABILITIES				20,991	21,812	22,337	23,283	22,619
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				20,991	21,812	22,337	23,283	22,619
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,065	1,073	1,081	1,092	1,098
Retained Earnings				873	923	1,025	1,142	1,209
Unrlzd Gns (Ls) on Securities				4	63	31	2	34
NET WORTH				1,952	2,069	2,147	2,246	2,351
TOTAL LIABILITIES & NET WORTH				22,943	23,881	24,484	25,529	24,970

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Assets-Liabilities	0	0	0	0	0
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				12/31	12/31	12/31	12/31	6/30
SIC: 6021	KM	SMM	YEAR	2013	2014	2015	2016	2017
INCOME STATEMENT		# OF MOS		12	12	12	12	6
Interest-Loans				430	437	446	479	256
Interest-Govt Sec				104	106	103	111	58
Interest-State & Muni Sec				72	70	78	86	45
Interest-Fed Funds				21	13	13	14	8
Interest-Other				16	17	17	18	10
TOTAL INTEREST INCOME				643	643	657	708	377
Interest-Deposits				27	23	22	26	15
Interest-Fed Funds and Other Borr Money				4	5	6	7	6
TOTAL INTEREST EXPENSE				31	28	28	33	21
NET INTEREST INCOME				612	615	629	675	356
Trust Income				103	108	116	117	63
Service Charge Income				78	78	80	86	45
Other Income				247	255	262	279	135
TOTAL OTHER INCOME				428	441	458	482	243
Provision For Loan Losses				20	30	29	36	22
Salaries & Benefits				339	352	377	397	207
Occupancy, F&E				65	65	65	66	33
Other Expense				226	235	238	252	126
TOTAL OTHER EXPENSE				650	682	709	751	388
Income Bef Sec Trans & Taxes				390	374	378	406	211
Income Taxes				128	118	119	128	62
Net Income Bef Sec Trans				262	256	259	278	149
Realized Gains (Losses) on Securities				(1)	(6)	3	0	(1)
NET INCOME				261	250	262	278	148
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,984	1,952	2,069	2,147	2,246
Net Income				261	250	262	278	148
Cash Dividends Common Stock (-)				(200)	(200)	(160)	(160)	(80)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				(142)	59	(33)	(29)	32
Other Adjustments				49	8	9	10	5
Ending Balance				1,952	2,069	2,147	2,246	2,351
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END BAL - NET WORTH				0	0	0	0	0

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SIC: 6021	KM	\$MM	YEAR	2013	2014	2015	2016	2017	
LOAN COMPOSITION		\$MM	\$MM	\$MM	\$MM	\$MM	\$MM	\$MM	
Real Estate-Construction		406		403		623		790	847
Real Estate-Farm		139		152		167		173	163
Real Estate-Resident		2,672		2,807		2,854		3,008	3,044
Real Estate-Other		1,996		1,936		1,976		2,199	2,243
Farmers		139		169		163		148	131
Commercial & Industrial		2,350		2,543		2,771		2,855	2,983
Individuals - Credit Cards		797		783		781		778	743
Individuals - Other		1,227		1,412		1,622		1,676	1,732
Tax Exempt Obligations		574		587		693		748	759
Other Loans		158		124		163		330	277
Lease Financing Receivables		500		554		632		725	729
TOTAL GROSS LOANS		10,958		11,470		12,445		13,430	13,651
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	13,492
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	22
Recoveries		23		18		17		19	7
Charge-Offs		(54)		(53)		(51)		(51)	(27)
Other		0		0		-		-	-
Ending Balance		162		157		152		156	158
Loan Loss Reserve/Gross Loans (%)		1.48%		1.37%		1.23%		1.17%	1.16%
Net Charge-Offs/Gross Loans (%)		-0.28%		-0.31%		-0.27%		-0.24%	-0.15%
Recoveries/Charge-Offs (%)		42.59%		33.96%		33.33%		37.25%	25.93%
Prov for Loan Losses/Gross Loans (%)		0.18%		0.26%		0.23%		0.27%	0.16%
Past Due Loans at On Gross Loans of	6/30/2017	13,651	Days Past Due		Non-Accrual				
			30-89	Over 90					
Real Estate			18	3	6				
Commercial & Industrial			2	1	1				
Personal			30	11	0				
Lease Financing Receivables			0	0	0				
Other Loans			1	0	6				
Totals			51	15	13				
Past Dues/Gross Loans %			0.48%						
Non Accruals/Gross Loans %			0.10%						

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Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
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SIC: 6021	KM	SMM	YEAR	2013	2014	2015	2016	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	6.48
Net Income	13.47	12.34	12.43	12.66	6.44
Return on Avg Assets:					
Net Income Before Sec Trans	1.81	1.16	1.09	1.13	0.60
Net Income	1.20	1.09	1.08	1.11	0.59
Net Interest Margin					
Effective	3.07	2.91	2.81	2.90	1.51
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	34.56
Other Income/Salaries	126.25	125.28	121.49	121.41	117.39
Equity/Assets	8.51	8.66	8.77	8.80	9.42
Dividend Payout	76.34	78.13	61.78	57.55	53.69
PAT Growth	5.22	-3.03	1.17	7.34	-46.40
Asset Growth	46.96	22.91	-23.44	23.93	-27.03
Earning Asset Growth	2.39	4.86	4.74	3.08	-0.35
Equity Growth	-1.61	5.99	3.77	4.61	4.67
Effective Tax Rate	32.82	31.55	31.48	31.53	29.38
Efficiency Ratio (%)	60.40	61.95	62.97	61.82	60.15

DEPOSIT ANALYSIS

Loans/Deposits (%)	56.65	58.08	61.53	62.87	64.39
Capital/Deposits (%)	10.24	10.62	10.75	10.64	11.22
Non-Int Bearing/Total Deposits (%)	35.47	34.99	35.78	35.24	35.52
Int Bearing/Total Deposits	64.53	65.01	64.22	64.76	64.48
Deposit Growth	13.40	6.14	2.58	5.66	-0.74

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