

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	9/30
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	10,826
Unearned Discount (-)				0	0	0	0	
Loan Loss Reserve (-)				(194)	(198)	(185)	(173)	(164)
Net Loans				10,296	9,278	9,026	9,667	10,662
U.S. Govt Obligations/Mortgage-Backed Secur				2,954	3,083	4,691	4,067	3,433
State & Municipal Bonds				935	1,115	1,241	1,611	1,599
Fed Funds Sold/Repo's				23	460	862	1,228	1,237
Trading Account Securities				12	12	20	29	20
Other Earning Assets				2,324	2,982	3,206	3,774	3,478
EARNING ASSETS				16,544	16,930	19,046	20,376	20,429
Cash & Due From Banks				447	457	511	759	867
Bank Premises, F&E				396	379	355	353	348
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				10	12	23	19	12
Miscellaneous Assets				422	422	425	379	507
OTHER ASSETS				1,275	1,270	1,314	1,510	1,734
Intangibles				140	137	134	131	148
TOTAL ASSETS				17,959	18,337	20,494	22,017	22,311
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,027	4,496	5,382	6,303	6,190
Deposits-Interest Bearing				10,196	10,591	11,423	12,049	12,033
Total Deposits				14,223	15,087	16,805	18,352	18,223
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	1,868
Other Borrowed Money				738	105	105	105	106
Miscellaneous Liabilities				162	286	284	425	155
CURRENT LIABILITIES				16,274	16,539	18,571	20,033	20,353
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,274	16,539	18,571	20,033	20,353
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,000	1,008	1,011	1,017	1,063
Retained Earnings				619	717	784	811	854
Unrlzd Gns (Ls) on Securities				56	63	118	146	31
NET WORTH				1,685	1,798	1,923	1,984	1,958
TOTAL LIABILITIES & NET WORTH				17,959	18,337	20,494	22,017	22,311

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Assets-Liabilities	0	0	0	0	0
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SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
<b>INCOME STATEMENT</b>				12	12	12	12	9
<b># OF MOS</b>								
Interest-Loans				552	503	456	439	320
Interest-Govt Sec				148	122	134	123	79
Interest-State & Muni Sec				68	77	73	74	55
Interest-Fed Funds				0	3	14	19	17
Interest-Other				20	19	16	15	12
<b>TOTAL INTEREST INCOME</b>				788	724	693	670	483
Interest-Deposits				118	66	46	33	20
Interest-Fed Funds and Other Borr Money				35	17	6	5	4
<b>TOTAL INTEREST EXPENSE</b>				153	83	52	38	24
<b>NET INTEREST INCOME</b>				635	641	641	632	459
Trust Income				77	81	88	95	76
Service Charge Income				107	93	83	79	58
Other Income				239	260	266	284	183
<b>TOTAL OTHER INCOME</b>				423	434	437	458	317
Provision For Loan Losses				161	100	52	27	15
Salaries & Benefits				301	320	318	329	253
Occupancy, F&E				69	70	68	66	48
Other Expense				268	268	271	274	171
<b>TOTAL OTHER EXPENSE</b>				799	758	709	696	487
Income Bef Sec Trans & Taxes				259	317	369	394	289
Income Taxes				74	97	120	130	95
<b>Net Income Bef Sec Trans</b>				185	220	249	264	194
Realized Gains (Losses) on Securities				(20)	(1)	(2)	(1)	(1)
<b>NET INCOME</b>				165	219	247	263	193
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				1,441	1,685	1,798	1,923	1,984
Net Income				165	219	247	263	193
Cash Dividends Common Stock (-)				(45)	(120)	(180)	(235)	(150)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				119	8	54	28	(115)
Other Adjustments				5	6	4	5	46
<b>Ending Balance</b>				1,685	1,798	1,923	1,984	1,958
<b>COMMERCE BANK</b>								
<b>END BAL - NET WORTH</b>				0	0	0	0	0

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SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				665	460	386	356	379
Real Estate-Farm				131	120	122	124	130
Real Estate-Resident				2,284	2,204	2,216	2,420	2,664
Real Estate-Other				1,859	1,802	1,879	1,903	2,005
Farmers				131	142	142	142	124
Commercial & Industrial				2,186	2,061	1,874	2,029	2,442
Individuals - Credit Cards				800	832	789	805	788
Individuals - Other				1,775	990	886	1,029	1,213
Tax Exempt Obligations				154	246	310	332	457
Other Loans				138	289	274	286	153
Lease Financing Receivables				367	330	333	414	471
<b>TOTAL GROSS LOANS</b>				<b>10,490</b>	<b>9,476</b>	<b>9,211</b>	<b>9,840</b>	<b>10,826</b>
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				194	198	185	173	164
<b>NET LOANS</b>				<b>10,296</b>	<b>9,278</b>	<b>9,026</b>	<b>9,667</b>	<b>10,662</b>
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	15
Recoveries				15	18	17	24	16
Charge-Offs				(155)	(114)	(82)	(63)	(40)
Other				0	0	0	0	0
<b>Ending Balance</b>				<b>194</b>	<b>198</b>	<b>185</b>	<b>173</b>	<b>164</b>
Loan Loss Reserve/Gross Loans (%)				1.85%	2.09%	2.01%	1.76%	1.51%
Net Charge-Offs/Gross Loans (%)				-1.33%	-1.01%	-0.71%	-0.40%	-0.22%
Recoveries/Charge-Offs (%)				9.68%	15.79%	20.73%	38.10%	40.00%
Prov for Loan Losses/Gross Loans (%)				1.53%	1.06%	0.56%	0.27%	0.14%
Past Due Loans at On Gross Loans of	9/30/2013			Days Past Due		Non- Accrual		
	10,826			30-89	Over 90			
Real Estate				62	2	26		
Commercial & Industrial				6	1	4		
Personal				23	9	0		
Lease Financing Receivables				0	0	0		
Other Loans				0	0	8		
<b>Totals</b>				<b>91</b>	<b>12</b>	<b>38</b>		
Past Dues/Gross Loans %				0.95%				
Non Accruals/Gross Loans %				0.35%				

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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	9.84
Net Income	9.79	12.58	13.28	13.46	9.79
Return on Avg Assets:					
Net Income Before Sec Trans	1.03	1.23	1.33	1.30	0.90
Net Income	0.92	1.21	1.32	1.30	0.87
Net Interest Margin					
Effective	3.84	3.83	3.56	3.21	2.25
Tax Equivalent @ 46%	4.36	4.22	3.91	3.53	-
Salaries/(Income-Interest Expense)	28.45	29.77	29.50	30.18	32.60
Other Income/Salaries	140.53	135.63	137.42	139.21	125.30
Equity/Assets	9.38	9.81	9.38	9.01	8.78
Dividend Payout	24.32	54.55	72.29	89.02	77.32
PAT Growth	N/A	18.92	13.18	6.02	-26.52
Asset Growth	N/A	(0.33)	9.82	9.13	14.83
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	32.87
Efficiency Ratio (%)	60.30	61.21	60.95	61.38	-

#### DEPOSIT ANALYSIS

Loans/Deposits (%)	72.39	61.50	53.71	52.68	58.51
Capital/Deposits (%)	11.85	11.92	11.44	10.81	10.74
Non-Int Bearing/Total Deposits (%)	28.31	29.80	32.03	34.35	33.97
Int Bearing/Total Deposits	71.69	70.20	67.97	65.65	66.03
Deposit Growth	N/A	6.07	11.39	9.21	-0.70

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