

| COMMERCE BANK<br>Kansas City, Missouri      |    |      |      | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT |
|---|----|------|------|----------------|----------------|----------------|----------------|----------------|
|   |    |      |      | 12/31          | 12/31          | 12/31          | 12/31          | 9/30           |
| 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         | 11,447         |
| Unearned Discount (-)                       |    |      |      | 0              | 0              | 0              |                |                |
| Loan Loss Reserve (-)                       |    |      |      | (198)          | (185)          | (173)          | (162)          | (162)          |
| Net Loans                                   |    |      |      | 9,278          | 9,026          | 9,667          | 10,796         | 11,285         |
| U.S. Govt Obligations/Mortgage-Backed Secur |    |      |      | 3,083          | 4,691          | 4,067          | 3,741          | 3,676          |
| State & Municipal Bonds                     |    |      |      | 1,115          | 1,241          | 1,611          | 1,615          | 1,839          |
| Fed Funds Sold/Repo's                       |    |      |      | 460            | 862            | 1,228          | 1,194          | 938            |
| Trading Account Securities                  |    |      |      | 12             | 20             | 29             | 21             | 17             |
| Other Earning Assets                        |    |      |      | 2,982          | 3,206          | 3,774          | 3,497          | 3,303          |
| EARNING ASSETS                              |    |      |      | 16,930         | 19,046         | 20,376         | 20,864         | 21,058         |
| Cash & Due From Banks                       |    |      |      | 457            | 511            | 759            | 1,233          | 689            |
| Bank Premises, F&E                          |    |      |      | 379            | 355            | 353            | 344            | 352            |
| Customer Acceptance Liabilities             |    |      |      | 0              | 0              | 0              | 0              | 0              |
| Other Real Estate                           |    |      |      | 12             | 23             | 19             | 13             | 13             |
| Miscellaneous Assets                        |    |      |      | 422            | 425            | 379            | 341            | 320            |
| OTHER ASSETS                                |    |      |      | 1,270          | 1,314          | 1,510          | 1,931          | 1,374          |
| Intangibles                                 |    |      |      | 137            | 134            | 131            | 148            | 147            |
| TOTAL ASSETS                                |    |      |      | 18,337         | 20,494         | 22,017         | 22,943         | 22,579         |
| LIABILITIES                                 |    |      |      | \$MM           | \$MM           | \$MM           | \$MM           | \$MM           |
| Deposits-Non-Interest Bearing               |    |      |      | 4,496          | 5,382          | 6,303          | 6,760          | 6,454          |
| Deposits-Interest Bearing                   |    |      |      | 10,591         | 11,423         | 12,049         | 12,297         | 12,140         |
| Total Deposits                              |    |      |      | 15,087         | 16,805         | 18,352         | 19,057         | 18,594         |
| 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          | 1,532          |
| Other Borrowed Money                        |    |      |      | 105            | 105            | 105            | 105            | 105            |
| Miscellaneous Liabilities                   |    |      |      | 286            | 284            | 425            | 336            | 302            |
| CURRENT LIABILITIES                         |    |      |      | 16,539         | 18,571         | 20,033         | 20,991         | 20,534         |
| Term-Senior                                 |    |      |      | 0              | 0              | 0              | 0              | 0              |
| Deferred Items                              |    |      |      | 0              | 0              | 0              | 0              | 0              |
| TOTAL LIABILITIES                           |    |      |      | 16,539         | 18,571         | 20,033         | 20,991         | 20,534         |
| Minority Interest                           |    |      |      | 0              | 0              | 0              | 0              | 0              |
| Common Stock                                |    |      |      | 10             | 10             | 10             | 10             | 10             |
| Capital Surplus                             |    |      |      | 1,008          | 1,011          | 1,017          | 1,065          | 1,071          |
| Retained Earnings                           |    |      |      | 717            | 784            | 811            | 873            | 911            |
| Unrlzd Gns (Ls) on Securities               |    |      |      | 63             | 118            | 146            | 4              | 53             |
| NET WORTH                                   |    |      |      | 1,798          | 1,923          | 1,984          | 1,952          | 2,045          |
| TOTAL LIABILITIES & NET WORTH               |    |      |      | 18,337         | 20,494         | 22,017         | 22,943         | 22,579         |

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|                    |   |   |   |   |   |
|--------------------|---|---|---|---|---|
| Assets-Liabilities | 0 | 0 | 0 | 0 | 0 |
|--------------------|---|---|---|---|---|

| COMMERCE BANK<br>Kansas City, Missouri  |    |          |      | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT | CALL<br>REPORT |
|---|----|----------|------|----------------|----------------|----------------|----------------|----------------|
|   |    |          |      | 12/31          | 12/31          | 12/31          | 12/31          | 9/30           |
| SIC: 6021                               | eb | \$MM     | YEAR | 2010           | 2011           | 2012           | 2013           | 2014           |
| INCOME STATEMENT                        |    | # OF MOS |      | 12             | 12             | 12             | 12             | 9              |
| Interest-Loans                          |    |          |      | 503            | 456            | 439            | 430            | 327            |
| Interest-Govt Sec                       |    |          |      | 122            | 134            | 123            | 104            | 85             |
| Interest-State & Muni Sec               |    |          |      | 77             | 73             | 74             | 72             | 51             |
| Interest-Fed Funds                      |    |          |      | 3              | 14             | 19             | 21             | 10             |
| Interest-Other                          |    |          |      | 19             | 16             | 15             | 16             | 12             |
| TOTAL INTEREST INCOME                   |    |          |      | 724            | 693            | 670            | 643            | 485            |
| Interest-Deposits                       |    |          |      | 66             | 46             | 33             | 27             | 17             |
| Interest-Fed Funds and Other Borr Money |    |          |      | 17             | 6              | 5              | 4              | 4              |
| TOTAL INTEREST EXPENSE                  |    |          |      | 83             | 52             | 38             | 31             | 21             |
| NET INTEREST INCOME                     |    |          |      | 641            | 641            | 632            | 612            | 464            |
| Trust Income                            |    |          |      | 81             | 88             | 95             | 103            | 80             |
| Service Charge Income                   |    |          |      | 93             | 83             | 79             | 78             | 58             |
| Other Income                            |    |          |      | 260            | 266            | 284            | 247            | 190            |
| TOTAL OTHER INCOME                      |    |          |      | 434            | 437            | 458            | 428            | 328            |
| Provision For Loan Losses               |    |          |      | 100            | 52             | 27             | 20             | 25             |
| Salaries & Benefits                     |    |          |      | 320            | 318            | 329            | 339            | 262            |
| Occupancy, F&E                          |    |          |      | 70             | 68             | 66             | 65             | 48             |
| Other Expense                           |    |          |      | 268            | 271            | 274            | 226            | 173            |
| TOTAL OTHER EXPENSE                     |    |          |      | 758            | 709            | 696            | 650            | 508            |
| Income Bef Sec Trans & Taxes            |    |          |      | 317            | 369            | 394            | 390            | 284            |
| Income Taxes                            |    |          |      | 97             | 120            | 130            | 128            | 89             |
| Net Income Bef Sec Trans                |    |          |      | 220            | 249            | 264            | 262            | 195            |
| Realized Gains (Losses) on Securities   |    |          |      | (1)            | (2)            | (1)            | (1)            | (7)            |
| NET INCOME                              |    |          |      | 219            | 247            | 263            | 261            | 188            |
| <b>EQUITY RECONCILIATION (\$M)</b>      |    |          |      |                |                |                |                |                |
| Beginning Balance                       |    |          |      | 1,685          | 1,798          | 1,923          | 1,984          | 1,952          |
| Net Income                              |    |          |      | 219            | 247            | 263            | 261            | 188            |
| Cash Dividends Common Stock (-)         |    |          |      | (120)          | (180)          | (235)          | (200)          | (150)          |
| Stock/Capital Surplus                   |    |          |      | 0              | 0              | 0              | 0              | 0              |
| Unrlzd Gns (Ls) on Securities           |    |          |      | 8              | 54             | 28             | (142)          | 49             |
| Other Adjustments                       |    |          |      | 6              | 4              | 5              | 49             | 6              |
| Ending Balance                          |    |          |      | 1,798          | 1,923          | 1,984          | 1,952          | 2,045          |

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|                     |   |   |   |   |   |
|---------------------|---|---|---|---|---|
| END BAL - NET WORTH | 0 | 0 | 0 | 0 | 0 |
|---------------------|---|---|---|---|---|

| COMMERCE BANK<br>Kansas City, Missouri        |    |      |      | CALL<br>REPORT      | CALL<br>REPORT                      | CALL<br>REPORT | CALL<br>REPORT  | CALL<br>REPORT |
|---|----|------|------|---------------------|-------------------------------------|----------------|-----------------|----------------|
|   |    |      |      | 12/31               | 12/31                               | 12/31          | 12/31           | 9/30           |
| SIC: 6021                                     | eb | \$MM | YEAR | 2010                | 2011                                | 2012           | 2013            | 2014           |
| LOAN COMPOSITION                              |    |      |      | \$MM                | \$MM                                | \$MM           | \$MM            | \$MM           |
| Real Estate-Construction                      |    |      |      | 460                 | 386                                 | 356            | 406             | 392            |
| Real Estate-Farm                              |    |      |      | 120                 | 122                                 | 124            | 139             | 146            |
| Real Estate-Resident                          |    |      |      | 2,204               | 2,216                               | 2,420          | 2,672           | 2,773          |
| Real Estate-Other                             |    |      |      | 1,802               | 1,879                               | 1,903          | 1,996           | 1,970          |
| Farmers                                       |    |      |      | 142                 | 142                                 | 142            | 139             | 137            |
| Commercial & Industrial                       |    |      |      | 2,061               | 1,874                               | 2,029          | 2,350           | 2,652          |
| Individuals - Credit Cards                    |    |      |      | 832                 | 789                                 | 805            | 797             | 765            |
| Individuals - Other                           |    |      |      | 990                 | 886                                 | 1,029          | 1,227           | 1,373          |
| Tax Exempt Obligations                        |    |      |      | 246                 | 310                                 | 332            | 574             | 553            |
| Other Loans                                   |    |      |      | 289                 | 274                                 | 286            | 158             | 146            |
| Lease Financing Receivables                   |    |      |      | 330                 | 333                                 | 414            | 500             | 540            |
| TOTAL GROSS LOANS                             |    |      |      | 9,476               | 9,211                               | 9,840          | 10,958          | 11,447         |
| Less: Unearned Discount                       |    |      |      | 0                   | 0                                   | 0              | 0               | 0              |
| Less: Loan Loss Reserve                       |    |      |      | 198                 | 185                                 | 173            | 162             | 162            |
| NET LOANS                                     |    |      |      | 9,278               | 9,026                               | 9,667          | 10,796          | 11,285         |
| Reserve For Loan Loss<br>Reconciliation (\$M) |    |      |      | 2010                | 2011                                | 2012           | 2013            | 2014           |
| Beginning Balance                             |    |      |      | 194                 | 198                                 | 185            | 173             | 162            |
| Provision For Loan Losses                     |    |      |      | 100                 | 52                                  | 27             | 20              | 25             |
| Recoveries                                    |    |      |      | 18                  | 17                                  | 24             | 23              | 14             |
| Charge-Offs                                   |    |      |      | (114)               | (82)                                | (63)           | (54)            | (39)           |
| Other   |    |      |      | 0                   | 0                                   | 0              | 0               | 0              |
| Ending Balance                                |    |      |      | 198                 | 185                                 | 173            | 162             | 162            |
| Loan Loss Reserve/Gross Loans (%)             |    |      |      | 2.09%               | 2.01%                               | 1.76%          | 1.48%           | 1.42%          |
| Net Charge-Offs/Gross Loans (%)               |    |      |      | -1.01%              | -0.71%                              | -0.40%         | -0.28%          | -0.22%         |
| Recoveries/Charge-Offs (%)                    |    |      |      | 15.79%              | 20.73%                              | 38.10%         | 42.59%          | 35.90%         |
| Prov for Loan Losses/Gross Loans (%)          |    |      |      | 1.06%               | 0.56%                               | 0.27%          | 0.18%           | 0.22%          |
| Past Due Loans at<br>On Gross Loans of        |    |      |      | 9/30/2014<br>11,447 | Days Past Due<br>30-89      Over 90 |                | Non-<br>Accrual |                |
| Real Estate                                   |    |      |      | 34                  | 3                                   | 34             |                 |                |
| Commercial & Industrial                       |    |      |      | 6                   | 1                                   | 4              |                 |                |
| Personal                                      |    |      |      | 23                  | 9                                   | 0              |                 |                |
| Lease Financing Receivables                   |    |      |      | 0                   | 0                                   | 0              |                 |                |
| Other Loans                                   |    |      |      | 1                   | 0                                   | 8              |                 |                |
| Totals  |    |      |      | 64                  | 13                                  | 46             |                 |                |
| Past Dues/Gross Loans %                       |    |      |      | 0.67%               |                                     |                |                 |                |
| Non Accruals/Gross Loans %                    |    |      |      | 0.40%               |                                     |                |                 |                |

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| COMMERCE BANK<br>Kansas City, Missouri |    |      |      | CALL<br>REPORT<br>12/31<br>2010 | CALL<br>REPORT<br>12/31<br>2011 | CALL<br>REPORT<br>12/31<br>2012 | CALL<br>REPORT<br>12/31<br>2013 | CALL<br>REPORT<br>9/30<br>2014 |
|--|----|------|------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|
| 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                           | 9.68                           |
| Net Income                             |    |      |      | 12.18                           | 13.28                           | 13.46                           | 13.47                           | 9.33                           |
| Return on Avg Assets:                  |    |      |      |                                 |                                 |                                 |                                 |                                |
| Net Income Before Sec Trans            |    |      |      | 1.23                            | 1.33                            | 1.30                            | 1.27                            | 0.90                           |
| Net Income                             |    |      |      | 1.19                            | 1.32                            | 1.30                            | 1.20                            | 0.84                           |
| Net Interest Margin                    |    |      |      |                                 |                                 |                                 |                                 |                                |
| Effective                              |    |      |      | 3.79                            | 3.56                            | 3.21                            | 3.07                            | 2.24                           |
| Tax Equivalent @ 46%                   |    |      |      | 4.22                            | 3.91                            | 3.53                            | -                               | -                              |
| Salaries/(Income-Interest Expense)     |    |      |      | 29.77                           | 29.50                           | 30.18                           | 32.60                           | 33.08                          |
| Other Income/Salaries                  |    |      |      | 135.63                          | 137.42                          | 139.21                          | 126.25                          | 125.19                         |
| Equity/Assets                          |    |      |      | 9.81                            | 9.38                            | 9.01                            | 8.51                            | 9.06                           |
| Dividend Payout                        |    |      |      | 54.55                           | 72.29                           | 89.02                           | 76.34                           | 76.92                          |
| PAT Growth                             |    |      |      | N/A                             | 13.18                           | 6.02                            | 5.22                            | -26.14                         |
| Asset Growth                           |    |      |      | N/A                             | 9.82                            | 9.13                            | 46.96                           | -9.01                          |
| Earning Asset Growth                   |    |      |      | N/A                             | 12.50                           | 6.98                            | 2.39                            | 0.93                           |
| Equity Growth                          |    |      |      | N/A                             | 6.95                            | 3.17                            | -1.61                           | 4.76                           |
| Effective Tax Rate                     |    |      |      | 30.60                           | 32.52                           | 32.99                           | 32.82                           | 31.34                          |
| Efficiency Ratio (%)                   |    |      |      | 61.21                           | 60.76                           | 61.23                           | 60.33                           | 62.58                          |

#### DEPOSIT ANALYSIS

|                                    |       |       |       |       |       |
|------------------------------------|-------|-------|-------|-------|-------|
| Loans/Deposits (%)                 | 61.50 | 53.71 | 52.68 | 56.65 | 60.69 |
| Capital/Deposits (%)               | 11.92 | 11.44 | 10.81 | 10.24 | 11.00 |
| Non-Int Bearing/Total Deposits (%) | 29.80 | 32.03 | 34.35 | 35.47 | 34.71 |
| Int Bearing/Total Deposits         | 70.20 | 67.97 | 65.65 | 64.53 | 65.29 |
| Deposit Growth                     | 6.07  | 11.39 | 9.21  | 13.40 | 1.32  |

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