

| COMMERCE BANK Kansas City, Missouri | | | | CALL REPORT | CALL REPORT | CALL REPORT | CALL REPORT | CALL REPORT |
|---|----|------|------|----------------|----------------|----------------|----------------|----------------|
| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 30-Sep |
| SIC: 6021 | KM | \$MM | YEAR | 2011 | 2012 | 2013 | 2014 | 2015 |
| ASSETS | | | | \$MM | \$MM | \$MM | \$MM | \$MM |
| Gross Loans | | | | 9,211 | 9,840 | 10,958 | 11,470 | 12,225 |
| Unearned Discount (-) | | | | 0 | 0 | 0 | 0 | 0 |
| Loan Loss Reserve (-) | | | | (185) | (173) | (162) | (156) | (151) |
| Net Loans | | | | 9,026 | 9,667 | 10,796 | 11,314 | 12,074 |
| U.S. Govt Obligations/Mortgage-Backed Secur | | | | 4,691 | 4,067 | 3,741 | 3,924 | 4,185 |
| State & Municipal Bonds | | | | 1,241 | 1,611 | 1,615 | 1,809 | 1,843 |
| Fed Funds Sold/Repo's | | | | 862 | 1,228 | 1,194 | 1,082 | 1,008 |
| Trading Account Securities | | | | 20 | 29 | 21 | 16 | 18 |
| Other Earning Assets | | | | 3,206 | 3,774 | 3,497 | 3,734 | 3,390 |
| EARNING ASSETS | | | | 19,046 | 20,376 | 20,864 | 21,879 | 22,518 |
| Cash & Due From Banks | | | | 511 | 759 | 1,233 | 1,076 | 436 |
| Bank Premises, F&E | | | | 355 | 353 | 344 | 352 | 346 |
| Customer Acceptance Liabilities | | | | 0 | 0 | 0 | 0 | 0 |
| Other Real Estate | | | | 23 | 19 | 13 | 11 | 6 |
| Miscellaneous Assets | | | | 425 | 379 | 341 | 417 | 394 |
| OTHER ASSETS | | | | 1,314 | 1,510 | 1,931 | 1,856 | 1,182 |
| Intangibles | | | | 134 | 131 | 148 | 146 | 146 |
| TOTAL ASSETS | | | | 20,494 | 22,017 | 22,943 | 23,881 | 23,846 |
| LIABILITIES | | | | \$MM | \$MM | \$MM | \$MM | \$MM |
| Deposits-Non-Interest Bearing | | | | 5,382 | 6,303 | 6,760 | 6,815 | 6,703 |
| Deposits-Interest Bearing | | | | 11,423 | 12,049 | 12,297 | 12,664 | 12,287 |
| Total Deposits | | | | 16,805 | 18,352 | 19,057 | 19,479 | 18,990 |
| Trading Liabilites | | | | 3 | 0 | 4 | 1 | 4 |
| Acceptance Outstdg | | | | 0 | 0 | 0 | 0 | 0 |
| Fed Funds Bought/Repo's | | | | 1,374 | 1,151 | 1,489 | 2,024 | 2,295 |
| Other Borrowed Money | | | | 105 | 105 | 105 | 105 | 104 |
| Miscellaneous Liabilities | | | | 284 | 425 | 336 | 203 | 298 |
| CURRENT LIABILITIES | | | | 18,571 | 20,033 | 20,991 | 21,812 | 21,691 |
| Term-Senior | | | | 0 | 0 | 0 | 0 | 0 |
| Deferred Items | | | | 0 | 0 | 0 | 0 | 0 |
| TOTAL LIABILITIES | | | | 18,571 | 20,033 | 20,991 | 21,812 | 21,691 |
| Minority Interest | | | | 0 | 0 | 0 | 0 | 0 |
| Common Stock | | | | 10 | 10 | 10 | 10 | 10 |
| Capital Surplus | | | | 1,011 | 1,017 | 1,065 | 1,073 | 1,080 |
| Retained Earnings | | | | 784 | 811 | 873 | 923 | 999 |
| Unrlzd Gns (Ls) on Securities | | | | 118 | 146 | 4 | 63 | 66 |
| NET WORTH | | | | 1,923 | 1,984 | 1,952 | 2,069 | 2,155 |
| TOTAL LIABILITIES & NET WORTH | | | | 20,494 | 22,017 | 22,943 | 23,881 | 23,846 |

COMMERCE BANK

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

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| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 30-Sep |
| SIC: 6021 | KM | \$MM | YEAR | 2011 | 2012 | 2013 | 2014 | 2015 |
| INCOME STATEMENT | | # OF MOS | | 12 | 12 | 12 | 12 | 9 |
| Interest-Loans | | | | 456 | 439 | 430 | 437 | 332 |
| Interest-Govt Sec | | | | 134 | 123 | 104 | 106 | 77 |
| Interest-State & Muni Sec | | | | 73 | 74 | 72 | 70 | 57 |
| Interest-Fed Funds | | | | 14 | 19 | 21 | 13 | 10 |
| Interest-Other | | | | 16 | 15 | 16 | 17 | 13 |
| TOTAL INTEREST INCOME | | | | 693 | 670 | 643 | 643 | 489 |
| Interest-Deposits | | | | 46 | 33 | 27 | 23 | 17 |
| Interest-Fed Funds and Other Borr Money | | | | 6 | 5 | 4 | 5 | 4 |
| TOTAL INTEREST EXPENSE | | | | 52 | 38 | 31 | 28 | 21 |
| NET INTEREST INCOME | | | | 641 | 632 | 612 | 615 | 468 |
| Trust Income | | | | 88 | 95 | 103 | 108 | 87 |
| Service Charge Income | | | | 83 | 79 | 78 | 78 | 59 |
| Other Income | | | | 266 | 284 | 247 | 255 | 196 |
| TOTAL OTHER INCOME | | | | 437 | 458 | 428 | 441 | 342 |
| Provision For Loan Losses | | | | 52 | 27 | 20 | 30 | 20 |
| Salaries & Benefits | | | | 318 | 329 | 339 | 352 | 282 |
| Occupancy, F&E | | | | 68 | 66 | 65 | 65 | 49 |
| Other Expense | | | | 271 | 274 | 226 | 235 | 176 |
| TOTAL OTHER EXPENSE | | | | 709 | 696 | 650 | 682 | 527 |
| Income Bef Sec Trans & Taxes | | | | 369 | 394 | 390 | 374 | 283 |
| Income Taxes | | | | 120 | 130 | 128 | 118 | 89 |
| Net Income Bef Sec Trans | | | | 249 | 264 | 262 | 256 | 194 |
| Realized Gains (Losses) on Securities | | | | (2) | (1) | (1) | (6) | 2 |
| NET INCOME | | | | 247 | 263 | 261 | 250 | 196 |
| EQUITY RECONCILIATION (\$M) | | | | | | | | |
| Beginning Balance | | | | 1,798 | 1,923 | 1,984 | 1,952 | 2,069 |
| Net Income | | | | 247 | 263 | 261 | 250 | 196 |
| Cash Dividends Common Stock (-) | | | | (180) | (235) | (200) | (200) | (120) |
| Stock/Capital Surplus | | | | 0 | 0 | 0 | 0 | 0 |
| Unrlzd Gns (Ls) on Securities | | | | 54 | 28 | (142) | 59 | 3 |
| Other Adjustments | | | | 4 | 5 | 49 | 8 | 6 |
| Ending Balance | | | | 1,923 | 1,984 | 1,952 | 2,069 | 2,154 |
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| END BAL - NET WORTH | | | | 0 | 0 | 0 | 0 | -1 |

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| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 30-Sep |
| SIC: 6021 | KM | \$MM | YEAR | 2011 | 2012 | 2013 | 2014 | 2015 |
| LOAN COMPOSITION | | | | \$MM | \$MM | \$MM | \$MM | \$MM |
| Real Estate-Construction | | | | 386 | 356 | 406 | 403 | 534 |
| Real Estate-Farm | | | | 122 | 124 | 139 | 152 | 166 |
| Real Estate-Resident | | | | 2,216 | 2,420 | 2,672 | 2,807 | 2,859 |
| Real Estate-Other | | | | 1,879 | 1,903 | 1,996 | 1,936 | 1,917 |
| Farmers | | | | 142 | 142 | 139 | 169 | 138 |
| Commercial & Industrial | | | | 1,874 | 2,029 | 2,350 | 2,543 | 2,927 |
| Individuals - Credit Cards | | | | 789 | 805 | 797 | 783 | 757 |
| Individuals - Other | | | | 886 | 1,029 | 1,227 | 1,412 | 1,582 |
| Tax Exempt Obligations | | | | 310 | 332 | 574 | 587 | 652 |
| Other Loans | | | | 274 | 286 | 158 | 124 | 89 |
| Lease Financing Receivables | | | | 333 | 414 | 500 | 554 | 605 |
| TOTAL GROSS LOANS | | | | 9,211 | 9,840 | 10,958 | 11,470 | 12,226 |
| 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 | 12,074 |
| 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 | 19 |
| Recoveries | | | | 17 | 24 | 23 | 18 | 13 |
| Charge-Offs | | | | (82) | (63) | (54) | (53) | (37) |
| Other | | | | 0 | 0 | 0 | 0 | 0 |
| Ending Balance | | | | 185 | 173 | 162 | 157 | 152 |
| Loan Loss Reserve/Gross Loans (%) | | | | 2.01% | 1.76% | 1.48% | 1.37% | 1.24% |
| Net Charge-Offs/Gross Loans (%) | | | | -0.71% | -0.40% | -0.28% | -0.31% | -0.20% |
| Recoveries/Charge-Offs (%) | | | | 20.73% | 38.10% | 42.59% | 33.96% | 35.14% |
| Prov for Loan Losses/Gross Loans (%) | | | | 0.56% | 0.27% | 0.18% | 0.26% | 0.16% |
| Past Due Loans at On Gross Loans of | 9/30/2015 | | | Days Past Due | | Non- Accrual | | |
| | 12,229 | | | 30-89 | Over 90 | | | |
| Real Estate | | | | 17 | 6 | 14 | | |
| Commercial & Industrial | | | | 3 | 0 | 5 | | |
| Personal | | | | 25 | 9 | 0 | | |
| Lease Financing Receivables | | | | 0 | 0 | 0 | | |
| Other Loans | | | | 0 | 0 | 7 | | |
| Totals | | | | 45 | 15 | 26 | | |
| Past Dues/Gross Loans % | | | | 0.49% | | | | |
| Non Accruals/Gross Loans % | | | | 0.21% | | | | |

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| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 30-Sep |
| SIC: 6021 | KM | SMM | YEAR | 2011 | 2012 | 2013 | 2014 | 2015 |
| 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 | 9.19 |
| Net Income | | | | 25.69 | 13.46 | 13.47 | 12.34 | 9.28 |
| Return on Avg Assets: | | | | | | | | |
| Net Income Before Sec Trans | | | | 1.33 | 1.86 | 1.81 | 1.16 | 0.82 |
| Net Income | | | | 1.32 | 1.86 | 1.20 | 1.09 | 0.82 |
| Net Interest Margin | | | | | | | | |
| Effective | | | | 6.73 | 3.21 | 3.07 | 2.91 | 2.11 |
| Tax Equivalent @ 46% | | | | 3.91 | 3.53 | - | - | - |
| Salaries/(Income-Interest Expense) | | | | 29.50 | 30.18 | 32.60 | 33.33 | 34.81 |
| Other Income/Salaries | | | | 137.42 | 139.21 | 126.25 | 125.28 | 121.28 |
| Equity/Assets | | | | 9.38 | 9.01 | 8.51 | 8.66 | 9.04 |
| Dividend Payout | | | | 72.29 | 89.02 | 76.34 | 78.13 | 61.86 |
| PAT Growth | | | | 13.18 | 6.02 | 5.22 | -3.03 | -24.22 |
| Asset Growth | | | | 9.82 | 9.13 | 46.96 | 22.91 | -36.31 |
| Earning Asset Growth | | | | 12.50 | 6.98 | 2.39 | 4.86 | 2.92 |
| Equity Growth | | | | 6.95 | 3.17 | -1.61 | 5.99 | 4.16 |
| Effective Tax Rate | | | | 32.52 | 32.99 | 32.82 | 31.55 | 31.45 |
| Efficiency Ratio (%) | | | | 60.76 | 61.23 | 60.33 | 62.58 | - |

DEPOSIT ANALYSIS

| | | | | | |
|------------------------------------|-------|-------|-------|-------|-------|
| Loans/Deposits (%) | 53.71 | 52.68 | 56.65 | 58.08 | 63.58 |
| Capital/Deposits (%) | 11.44 | 10.81 | 10.24 | 10.62 | 11.35 |
| Non-Int Bearing/Total Deposits (%) | 32.03 | 34.35 | 35.47 | 34.99 | 35.30 |
| Int Bearing/Total Deposits | 67.97 | 65.65 | 64.53 | 65.01 | 64.70 |
| Deposit Growth | 11.39 | 9.21 | 13.40 | 6.14 | -2.51 |

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