

| COMMERCE BANK Kansas City, Missouri | | | | CALL REPORT 12/31 2007 | CALL REPORT 12/31 2008 | CALL REPORT 12/31 2009 | CALL REPORT 12/31 2010 | CALL REPORT 12/31 2011 |
|---|----|-----|------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| SIC: 6021 | ju | SMM | YEAR | | | | | |
| ASSETS | | | | SMM | SMM | SMM | SMM | SMM |
| Gross Loans | | | | 10,189 | 11,644 | 10,490 | 9,476 | 9,211 |
| Unearned Discount | | (-) | | 0 | 0 | 0 | 0 | 0 |
| Loan Loss Reserve | | (-) | | (123) | (173) | (194) | (198) | (185) |
| Net Loans | | | | 10,066 | 11,471 | 10,296 | 9,278 | 9,026 |
| U.S. Govt Obligations/Mortgage-Backed Secur | | | | 1,914 | 2,474 | 2,954 | 3,083 | 4,691 |
| State & Municipal Bonds | | | | 499 | 715 | 935 | 1,115 | 1,241 |
| Fed Funds Sold/Repo's | | | | 571 | 169 | 23 | 460 | 862 |
| Trading Account Securities | | | | 27 | 10 | 12 | 12 | 20 |
| Other Earning Assets | | | | 209 | 382 | 2,324 | 2,982 | 3,206 |
| EARNING ASSETS | | | | 13,286 | 15,221 | 16,544 | 16,930 | 19,046 |
| Cash & Due From Banks | | | | 616 | 1,132 | 447 | 457 | 511 |
| Bank Premises, F&E | | | | 363 | 404 | 396 | 379 | 355 |
| Customer Acceptance Liabilities | | | | 0 | 0 | 0 | 0 | 0 |
| Other Real Estate | | | | 14 | 6 | 10 | 12 | 23 |
| Miscellaneous Assets | | | | 341 | 516 | 422 | 422 | 425 |
| OTHER ASSETS | | | | 1,334 | 2,058 | 1,275 | 1,270 | 1,314 |
| Intangibles | | | | 121 | 143 | 140 | 137 | 134 |
| TOTAL ASSETS | | | | 14,741 | 17,422 | 17,959 | 18,337 | 20,494 |
| LIABILITIES | | | | SMM | SMM | SMM | SMM | SMM |
| Deposits-Non-Interest Bearing | | | | 1,331 | 1,380 | 4,027 | 4,496 | 5,382 |
| Deposits-Interest Bearing | | | | 10,180 | 11,520 | 10,196 | 10,591 | 11,423 |
| Total Deposits | | | | 11,511 | 12,900 | 14,223 | 15,087 | 16,805 |
| Trading Liabilities | | | | 0 | 0 | 0 | 0 | 3 |
| Acceptance Outstdg | | | | 0 | 0 | 0 | 0 | 0 |
| Fed Funds Bought/Repo's | | | | 1,133 | 1,093 | 1,151 | 1,061 | 1,374 |
| Other Borrowed Money | | | | 78 | 1,726 | 738 | 105 | 105 |
| Miscellaneous Liabilities | | | | 274 | 262 | 162 | 286 | 284 |
| CURRENT LIABILITIES | | | | 12,996 | 15,981 | 16,274 | 16,539 | 18,571 |
| Term-Senior | | | | 484 | 0 | 0 | 0 | 0 |
| Deferred Items | | | | 0 | 0 | 0 | 0 | 0 |
| TOTAL LIABILITIES | | | | 13,480 | 15,981 | 16,274 | 16,539 | 18,571 |
| Minority Interest | | | | 0 | 0 | 0 | 0 | 0 |
| Common Stock | | | | 10 | 10 | 10 | 10 | 10 |
| Capital Surplus | | | | 837 | 995 | 1,000 | 1,008 | 1,011 |
| Retained Earnings | | | | 416 | 499 | 619 | 717 | 784 |
| Unrlzd Gns (Ls) on Securities | | | | (2) | (63) | 56 | 63 | 118 |
| NET WORTH | | | | 1,261 | 1,441 | 1,685 | 1,798 | 1,923 |
| TOTAL LIABILITIES & NET WORTH | | | | 14,741 | 17,422 | 17,959 | 18,337 | 20,494 |

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|---|----|-----|-----------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| SIC: 6021 | ju | SMM | YEAR | | | | | |
| INCOME STATEMENT | | | # OF MOS | 12 | 12 | 12 | 12 | 12 |
| Interest-Loans | | | | 698 | 656 | 552 | 503 | 456 |
| Interest-Govt Sec | | | | 90 | 119 | 148 | 122 | 134 |
| Interest-State & Muni Sec | | | | 36 | 41 | 68 | 77 | 73 |
| Interest-Fed Funds | | | | 23 | 9 | 0 | 3 | 14 |
| Interest-Other | | | | 19 | 22 | 20 | 19 | 16 |
| TOTAL INTEREST INCOME | | | | 866 | 847 | 788 | 724 | 693 |
| Interest-Deposits | | | | 269 | 194 | 118 | 66 | 46 |
| Interest-Fed Funds and Other Borr Money | | | | 98 | 63 | 35 | 17 | 6 |
| TOTAL INTEREST EXPENSE | | | | 367 | 257 | 153 | 83 | 52 |
| NET INTEREST INCOME | | | | 499 | 590 | 635 | 641 | 641 |
| Trust Income | | | | 75 | 80 | 77 | 81 | 88 |
| Service Charge Income | | | | 113 | 112 | 107 | 93 | 83 |
| Other Income | | | | 199 | 208 | 239 | 260 | 266 |
| TOTAL OTHER INCOME | | | | 387 | 400 | 423 | 434 | 437 |
| Provision For Loan Losses | | | | 41 | 109 | 161 | 100 | 52 |
| Salaries & Benefits | | | | 256 | 290 | 301 | 320 | 318 |
| Occupancy, F&E | | | | 64 | 68 | 69 | 70 | 68 |
| Other Expense | | | | 214 | 274 | 268 | 268 | 271 |
| TOTAL OTHER EXPENSE | | | | 575 | 741 | 799 | 758 | 709 |
| Income Bef Sec Trans & Taxes | | | | 311 | 249 | 259 | 317 | 369 |
| Income Taxes | | | | 100 | 79 | 74 | 97 | 120 |
| Net Income Bef Sec Trans | | | | 211 | 170 | 185 | 220 | 249 |
| Realized Gains (Losses) on Securities | | | | 1 | 6 | (20) | (1) | (2) |
| NET INCOME | | | | 212 | 176 | 165 | 219 | 247 |
| EQUITY RECONCILIATION (\$M) | | | | | | | | |
| Beginning Balance | | | | 1,098 | 1,261 | 1,441 | 1,685 | 1,798 |
| Net Income | | | | 212 | 176 | 165 | 219 | 247 |
| Cash Dividends Common Stock (-) | | | | (148) | (70) | (45) | (120) | (180) |
| Stock/Capital Surplus | | | | 0 | 0 | 0 | 0 | 0 |
| Unrlzd Gns (Ls) on Securities | | | | 17 | (61) | 119 | 8 | 54 |
| Other Adjustments | | | | 82 | 135 | 5 | 6 | 4 |
| Ending Balance | | | | 1,261 | 1,441 | 1,685 | 1,798 | 1,923 |

COMMERCE BANK

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|-----------------------|----|-----|------|---------------|---------------|---------------|---------------|---------------|
| COMMERCE BANK | | | | CALL | CALL | CALL | CALL | CALL |
| Kansas City, Missouri | | | | REPORT | REPORT | REPORT | REPORT | REPORT |
| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 12/31 |
| SIC: 6021 | ju | SMM | YEAR | 2007 | 2008 | 2009 | 2010 | 2011 |

| LOAN COMPOSITION | \$MM | \$MM | \$MM | \$MM | \$MM |
|-----------------------------|---------------|---------------|---------------|--------------|--------------|
| Real Estate-Construction | 776 | 839 | 665 | 460 | 386 |
| Real Estate-Farm | 101 | 130 | 131 | 120 | 122 |
| Real Estate-Resident | 2,316 | 2,417 | 2,284 | 2,204 | 2,216 |
| Real Estate-Other | 1,722 | 1,878 | 1,859 | 1,802 | 1,879 |
| Farmers | 111 | 134 | 131 | 142 | 142 |
| Commercial & Industrial | 2,398 | 2,626 | 2,186 | 2,061 | 1,874 |
| Individuals - Credit Cards | 736 | 781 | 800 | 832 | 789 |
| Individuals - Other | 1,460 | 2,104 | 1,775 | 990 | 886 |
| Tax Exempt Obligations | 130 | 146 | 154 | 246 | 310 |
| Other Loans | 132 | 149 | 138 | 289 | 274 |
| Lease Financing Receivables | 307 | 440 | 367 | 330 | 333 |
| TOTAL GROSS LOANS | 10,189 | 11,644 | 10,490 | 9,476 | 9,211 |
| Less: Unearned Discount | 0 | 0 | 0 | 0 | 0 |
| Less: Loan Loss Reserve | 123 | 173 | 194 | 198 | 185 |
| NET LOANS | 10,066 | 11,471 | 10,296 | 9,278 | 9,026 |

| Reserve For Loan Loss Reconciliation (\$M) | 2007 | 2008 | 2009 | 2010 | 2011 |
|---|---------------|---------------|---------------|---------------|---------------|
| Beginning Balance | 121 | 123 | 173 | 194 | 198 |
| Provision For Loan Losses | 41 | 109 | 161 | 100 | 52 |
| Recoveries | 15 | 15 | 15 | 18 | 17 |
| Charge-Offs | (56) | (85) | (155) | (114) | (82) |
| Other | 2 | 11 | 0 | 0 | 0 |
| Ending Balance | 123 | 173 | 194 | 198 | 185 |
| Loan Loss Reserve/Gross Loans (%) | 1.21% | 1.49% | 1.85% | 2.09% | 2.01% |
| Net Charge-Offs/Gross Loans (%) | -0.40% | -0.60% | -1.33% | -1.01% | -0.71% |
| Recoveries/Charge-Offs (%) | 26.79% | 17.65% | 9.68% | 15.79% | 20.73% |
| Prov for Loan Losses/Gross Loans (%) | 0.40% | 0.94% | 1.53% | 1.06% | 0.56% |

| Past Due Loans at | 12/31/2011 | Days Past Due | | Non-Accrual |
|-----------------------------|-------------------|----------------------|----------------|--------------------|
| | | 30-89 | Over 90 | |
| On Gross Loans of | 9,211 | 30-89 | Over 90 | Accrual |
| Real Estate | | 23 | 5 | 50 |
| Commercial & Industrial | | 4 | 1 | 17 |
| Personal | | 24 | 9 | 0 |
| Lease Financing Receivables | | 0 | 0 | 0 |
| Other Loans | | 4 | 0 | 9 |
| Totals | | 55 | 15 | 76 |

| | |
|-------------------------------------|--------------|
| Past Dues/Gross Loans (%) | 0.76% |
| Non Accruals/Gross Loans (%) | 0.83% |

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|-----------------------|----|-----|------|---------------|---------------|---------------|---------------|---------------|
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| Kansas City, Missouri | | | | REPORT | REPORT | REPORT | REPORT | REPORT |
| | | | | 12/31 | 12/31 | 12/31 | 12/31 | 12/31 |
| SIC: 6021 | ju | SMM | YEAR | 2007 | 2008 | 2009 | 2010 | 2011 |

KEY RATIOS

Return on Avg Net Worth:

| | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|
| Net Income Before Sec Trans | 16.73 | 12.58 | 11.84 | 12.63 | 13.38 |
| Net Income | 16.81 | 13.03 | 10.56 | 12.58 | 13.28 |

Return on Avg Assets:

| | | | | | |
|-----------------------------|------|------|------|------|------|
| Net Income Before Sec Trans | 1.49 | 1.08 | 1.05 | 1.23 | 1.33 |
| Net Income | 1.50 | 1.12 | 0.94 | 1.22 | 1.32 |

Net Interest Margin

| | | | | | |
|----------------------|------|------|------|------|------|
| Effective | 3.76 | 4.14 | 4.00 | 3.83 | 3.56 |
| Tax Equivalent @ 46% | 3.99 | 4.38 | 4.36 | 4.22 | 3.91 |

Salaries/(Income-Interest Expense)

| | | | | | |
|-----------------------|--------|--------|--------|--------|--------|
| Other Income/Salaries | 151.17 | 137.93 | 140.53 | 135.63 | 137.42 |
|-----------------------|--------|--------|--------|--------|--------|

| | | | | | |
|---------------|------|------|------|------|------|
| Equity/Assets | 8.55 | 8.27 | 9.38 | 9.81 | 9.38 |
|---------------|------|------|------|------|------|

| | | | | | |
|-----------------|-------|-------|-------|-------|-------|
| Dividend Payout | 70.14 | 41.18 | 24.32 | 54.55 | 72.29 |
|-----------------|-------|-------|-------|-------|-------|

| | | | | | |
|------------|----|---------|------|-------|-------|
| PAT Growth | NA | (19.43) | 8.82 | 18.92 | 13.18 |
|------------|----|---------|------|-------|-------|

| | | | | | |
|--------------|----|-------|------|--------|------|
| Asset Growth | NA | 21.76 | 3.96 | (0.33) | 9.82 |
|--------------|----|-------|------|--------|------|

| | | | | | |
|----------------------|----|-------|------|--------|-------|
| Earning Asset Growth | NA | 18.38 | 9.76 | (0.31) | 10.41 |
|----------------------|----|-------|------|--------|-------|

| | | | | | |
|---------------|----|-------|-------|------|------|
| Equity Growth | NA | 14.27 | 16.93 | 6.71 | 6.95 |
|---------------|----|-------|-------|------|------|

| | | | | | |
|--------------------|-------|-------|-------|-------|-------|
| Effective Tax Rate | 32.15 | 31.73 | 28.57 | 30.60 | 32.52 |
|--------------------|-------|-------|-------|-------|-------|

| | | | | | |
|----------------------|-------|-------|-------|-------|-------|
| Efficiency Ratio (%) | 60.27 | 63.84 | 60.30 | 61.21 | 60.95 |
|----------------------|-------|-------|-------|-------|-------|

DEPOSIT ANALYSIS

| | 2007 | 2008 | 2009 | 2010 | 2011 |
|------------------------------------|--------|--------|--------|--------|--------|
| Loans/Deposits (%) | 87.45% | 88.92% | 72.39% | 61.50% | 53.71% |
| Capital/Deposits (%) | 10.95% | 11.17% | 11.85% | 11.92% | 11.44% |
| Non-Int Bearing/Total Deposits (%) | 11.56% | 10.70% | 28.31% | 29.80% | 32.03% |
| Int Bearing/Total Deposits (%) | 88.44% | 89.30% | 71.69% | 70.20% | 67.97% |
| Deposit Growth (%) | NA | 12.07% | 10.26% | 6.07% | 11.39% |
