

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	12/31
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	10,958
Unearned Discount (-)				0	0	0	0	
Loan Loss Reserve (-)				(194)	(198)	(185)	(173)	(162)
Net Loans				10,296	9,278	9,026	9,667	10,796
U.S. Govt Obligations/Mortgage-Backed Secur				2,954	3,083	4,691	4,067	3,741
State & Municipal Bonds				935	1,115	1,241	1,611	1,615
Fed Funds Sold/Repo's				23	460	862	1,228	1,194
Trading Account Securities				12	12	20	29	21
Other Earning Assets				2,324	2,982	3,206	3,774	3,497
EARNING ASSETS				16,544	16,930	19,046	20,376	20,864
Cash & Due From Banks				447	457	511	759	1,233
Bank Premises, F&E				396	379	355	353	344
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				10	12	23	19	13
Miscellaneous Assets				422	422	425	379	341
OTHER ASSETS				1,275	1,270	1,314	1,510	1,931
Intangibles				140	137	134	131	148
TOTAL ASSETS				17,959	18,337	20,494	22,017	22,943
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,027	4,496	5,382	6,303	6,760
Deposits-Interest Bearing				10,196	10,591	11,423	12,049	12,297
Total Deposits				14,223	15,087	16,805	18,352	19,057
Trading Liabilites				0	0	3	0	4
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,151	1,061	1,374	1,151	1,489
Other Borrowed Money				738	105	105	105	105
Miscellaneous Liabilities				162	286	284	425	336
CURRENT LIABILITIES				16,274	16,539	18,571	20,033	20,991
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,274	16,539	18,571	20,033	20,991
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,000	1,008	1,011	1,017	1,065
Retained Earnings				619	717	784	811	873
Unrlzd Gns (Ls) on Securities				56	63	118	146	4
NET WORTH				1,685	1,798	1,923	1,984	1,952
TOTAL LIABILITIES & NET WORTH				17,959	18,337	20,494	22,017	22,943

COMMERCE BANK

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

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	12/31
SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
INCOME STATEMENT		# OF MOS		12	12	12	12	12
Interest-Loans				552	503	456	439	430
Interest-Govt Sec				148	122	134	123	104
Interest-State & Muni Sec				68	77	73	74	72
Interest-Fed Funds				0	3	14	19	21
Interest-Other				20	19	16	15	16
TOTAL INTEREST INCOME				788	724	693	670	643
Interest-Deposits				118	66	46	33	27
Interest-Fed Funds and Other Borr Money				35	17	6	5	4
TOTAL INTEREST EXPENSE				153	83	52	38	31
NET INTEREST INCOME				635	641	641	632	612
Trust Income				77	81	88	95	103
Service Charge Income				107	93	83	79	78
Other Income				239	260	266	284	247
TOTAL OTHER INCOME				423	434	437	458	428
Provision For Loan Losses				161	100	52	27	20
Salaries & Benefits				301	320	318	329	339
Occupancy, F&E				69	70	68	66	65
Other Expense				268	268	271	274	226
TOTAL OTHER EXPENSE				799	758	709	696	650
Income Bef Sec Trans & Taxes				259	317	369	394	390
Income Taxes				74	97	120	130	128
Net Income Bef Sec Trans				185	220	249	264	262
Realized Gains (Losses) on Securities				(20)	(1)	(2)	(1)	(1)
NET INCOME				165	219	247	263	261
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,441	1,685	1,798	1,923	1,984
Net Income				165	219	247	263	261
Cash Dividends Common Stock (-)				(45)	(120)	(180)	(235)	(200)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				119	8	54	28	(142)
Other Adjustments				5	6	4	5	49
Ending Balance				1,685	1,798	1,923	1,984	1,952
COMMERCE BANK								
END BAL - NET WORTH				0	0	0	0	0

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	12/31
SIC: 6021	eb	\$MM	YEAR	2009	2010	2011	2012	2013
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				665	460	386	356	406
Real Estate-Farm				131	120	122	124	139
Real Estate-Resident				2,284	2,204	2,216	2,420	2,672
Real Estate-Other				1,859	1,802	1,879	1,903	1,996
Farmers				131	142	142	142	139
Commercial & Industrial				2,186	2,061	1,874	2,029	2,350
Individuals - Credit Cards				800	832	789	805	797
Individuals - Other				1,775	990	886	1,029	1,227
Tax Exempt Obligations				154	246	310	332	574
Other Loans				138	289	274	286	158
Lease Financing Receivables				367	330	333	414	500
TOTAL GROSS LOANS				10,490	9,476	9,211	9,840	10,958
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				194	198	185	173	162
NET LOANS				10,296	9,278	9,026	9,667	10,796
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	20
Recoveries				15	18	17	24	23
Charge-Offs				(155)	(114)	(82)	(63)	(54)
Other				0	0	0	0	0
Ending Balance				194	198	185	173	162
Loan Loss Reserve/Gross Loans (%)				1.85%	2.09%	2.01%	1.76%	1.48%
Net Charge-Offs/Gross Loans (%)				-1.33%	-1.01%	-0.71%	-0.40%	-0.28%
Recoveries/Charge-Offs (%)				9.68%	15.79%	20.73%	38.10%	42.59%
Prov for Loan Losses/Gross Loans (%)				1.53%	1.06%	0.56%	0.27%	0.18%
Past Due Loans at On Gross Loans of				12/31/2013 10,958	Days Past Due 30-89 Over 90		Non- Accrual	
Real Estate				24	3	37		
Commercial & Industrial				5	1	4		
Personal				25	10	0		
Lease Financing Receivables				0	0	0		
Other Loans				0	0	8		
Totals				54	14	49		
Past Dues/Gross Loans %				0.62%				
Non Accruals/Gross Loans %				0.45%				

COMMERCE BANK

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
SIC: 6021 eb \$MM YEAR				12/31 2009	12/31 2010	12/31 2011	12/31 2012	12/31 2013
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	13.31
Net Income				9.79	12.58	13.28	13.46	13.26
Return on Avg Assets:								
Net Income Before Sec Trans				1.03	1.23	1.33	1.30	1.20
Net Income				0.92	1.21	1.32	1.30	1.16
Net Interest Margin								
Effective				3.84	3.83	3.56	3.21	2.97
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	126.25
Equity/Assets				9.38	9.81	9.38	9.01	8.51
Dividend Payout				24.32	54.55	72.29	89.02	76.34
PAT Growth				N/A	18.92	13.18	6.02	-0.76
Asset Growth				N/A	(0.33)	9.82	9.13	27.88
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	32.82
Efficiency Ratio (%)				60.30	61.21	60.95	61.38	-

DEPOSIT ANALYSIS

Loans/Deposits (%)	72.39	61.50	53.71	52.68	56.65
Capital/Deposits (%)	11.85	11.92	11.44	10.81	10.24
Non-Int Bearing/Total Deposits (%)	28.31	29.80	32.03	34.35	35.47
Int Bearing/Total Deposits	71.69	70.20	67.97	65.65	64.53
Deposit Growth	N/A	6.07	11.39	9.21	3.84

COMMERCE BANK