

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	KM	SMM	YEAR	2010	2011	2012	2013	2014
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,476	9,211	9,840	10,958	11,470
Unearned Discount				(-)	0	0	0	0
Loan Loss Reserve				(-)	(198)	(173)	(162)	(156)
Net Loans				9,278	9,026	9,667	10,796	11,314
U.S. Govt Obligations/Mortgage-Backed Secur				3,083	4,691	4,067	3,741	3,924
State & Municipal Bonds				1,115	1,241	1,611	1,615	1,809
Fed Funds Sold/Repo's				460	862	1,228	1,194	1,082
Trading Account Securities				12	20	29	21	16
Other Earning Assets				2,982	3,206	3,774	3,497	3,734
EARNING ASSETS				16,930	19,046	20,376	20,864	21,879
Cash & Due From Banks				457	511	759	1,233	1,076
Bank Premises, F&E				379	355	353	344	352
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				12	23	19	13	11
Miscellaneous Assets				422	425	379	341	417
OTHER ASSETS				1,270	1,314	1,510	1,931	1,856
Intangibles				137	134	131	148	146
TOTAL ASSETS				18,337	20,494	22,017	22,943	23,881
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				4,496	5,382	6,303	6,760	6,815
Deposits-Interest Bearing				10,591	11,423	12,049	12,297	12,664
Total Deposits				15,087	16,805	18,352	19,057	19,479
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	2,024
Other Borrowed Money				105	105	105	105	105
Miscellaneous Liabilities				286	284	425	336	203
CURRENT LIABILITIES				16,539	18,571	20,033	20,991	21,812
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				16,539	18,571	20,033	20,991	21,812
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,008	1,011	1,017	1,065	1,073
Retained Earnings				717	784	811	873	923
Unrlzd Gns (Ls) on Securities				63	118	146	4	63
NET WORTH				1,798	1,923	1,984	1,952	2,069
TOTAL LIABILITIES & NET WORTH				18,337	20,494	22,017	22,943	23,881

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Assets-Liabilities	0	0	0	0	0
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				12/31	12/31	12/31	12/31	12/31
SIC: 6021	KM	\$MM	YEAR	2010	2011	2012	2013	2014
<b>INCOME STATEMENT</b>				12	12	12	12	12
<b># OF MOS</b>								
Interest-Loans				503	456	439	430	437
Interest-Govt Sec				122	134	123	104	106
Interest-State & Muni Sec				77	73	74	72	70
Interest-Fed Funds				3	14	19	21	13
Interest-Other				19	16	15	16	17
<b>TOTAL INTEREST INCOME</b>				724	693	670	643	643
Interest-Deposits				66	46	33	27	23
Interest-Fed Funds and Other Borr Money				17	6	5	4	5
<b>TOTAL INTEREST EXPENSE</b>				83	52	38	31	28
<b>NET INTEREST INCOME</b>				641	641	632	612	615
Trust Income				81	88	95	103	108
Service Charge Income				93	83	79	78	78
Other Income				260	266	284	247	255
<b>TOTAL OTHER INCOME</b>				434	437	458	428	441
Provision For Loan Losses				100	52	27	20	30
Salaries & Benefits				320	318	329	339	352
Occupancy, F&E				70	68	66	65	65
Other Expense				268	271	274	226	235
<b>TOTAL OTHER EXPENSE</b>				758	709	696	650	682
Income Bef Sec Trans & Taxes				317	369	394	390	374
Income Taxes				97	120	130	128	118
<b>Net Income Bef Sec Trans</b>				220	249	264	262	256
Realized Gains (Losses) on Securities				(1)	(2)	(1)	(1)	(6)
<b>NET INCOME</b>				219	247	263	261	250
<b>EQUITY RECONCILIATION (\$M)</b>								
Beginning Balance				1,685	1,798	1,923	1,984	1,952
Net Income				219	247	263	261	250
Cash Dividends Common Stock (-)				(120)	(180)	(235)	(200)	(200)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				8	54	28	(142)	59
Other Adjustments				6	4	5	49	8
<b>Ending Balance</b>				1,798	1,923	1,984	1,952	2,069

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END BAL - NET WORTH	0	0	0	0	0
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				12/31	12/31	12/31	12/31	12/31
SIC: 6021	KM	\$MM	YEAR	2010	2011	2012	2013	2014
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				460	386	356	406	403
Real Estate-Farm				120	122	124	139	152
Real Estate-Resident				2,204	2,216	2,420	2,672	2,807
Real Estate-Other				1,802	1,879	1,903	1,996	1,936
Farmers				142	142	142	139	169
Commercial & Industrial				2,061	1,874	2,029	2,350	2,543
Individuals - Credit Cards				832	789	805	797	783
Individuals - Other				990	886	1,029	1,227	1,412
Tax Exempt Obligations				246	310	332	574	587
Other Loans				289	274	286	158	124
Lease Financing Receivables				330	333	414	500	554
TOTAL GROSS LOANS				9,476	9,211	9,840	10,958	11,470
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				198	185	173	162	157
NET LOANS				9,278	9,026	9,667	10,796	11,313
Reserve For Loan Loss Reconciliation (\$M)				2010	2011	2012	2013	2014
Beginning Balance				194	198	185	173	162
Provision For Loan Losses				100	52	27	20	30
Recoveries				18	17	24	23	18
Charge-Offs				(114)	(82)	(63)	(54)	(53)
Other				0	0	0	0	0
Ending Balance				198	185	173	162	157
Loan Loss Reserve/Gross Loans (%)				2.09%	2.01%	1.76%	1.48%	1.37%
Net Charge-Offs/Gross Loans (%)				-1.01%	-0.71%	-0.40%	-0.28%	-0.31%
Recoveries/Charge-Offs (%)				15.79%	20.73%	38.10%	42.59%	33.96%
Prov for Loan Losses/Gross Loans (%)				1.06%	0.56%	0.27%	0.18%	0.26%
Past Due Loans at On Gross Loans of				12/31/2014 11,470	Days Past Due 30-89      Over 90		Non- Accrual	
Real Estate				14	3	29		
Commercial & Industrial				7	1	3		
Personal				25	10	0		
Lease Financing Receivables				2	0	0		
Other Loans				3	0	8		
Totals				51	14	32		
Past Dues/Gross Loans %				0.57%				
Non Accruals/Gross Loans %				0.28%				

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COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2010	CALL REPORT 12/31 2011	CALL REPORT 12/31 2012	CALL REPORT 12/31 2013	CALL REPORT 12/31 2014
SIC: 6021	KM	\$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	12.63
Net Income				12.18	13.28	13.46	13.47	12.34
Return on Avg Assets:								
Net Income Before Sec Trans				1.23	1.33	1.30	1.27	1.16
Net Income				1.19	1.32	1.30	1.20	1.09
Net Interest Margin								
Effective				3.79	3.56	3.21	3.07	2.91
Tax Equivalent @ 46%				4.22	3.91	3.53	-	-
Salaries/(Income-Interest Expense)				29.77	29.50	30.18	32.60	33.33
Other Income/Salaries				135.63	137.42	139.21	126.25	125.28
Equity/Assets				9.81	9.38	9.01	8.51	8.66
Dividend Payout				54.55	72.29	89.02	76.34	78.13
PAT Growth				N/A	13.18	6.02	5.22	-3.03
Asset Growth				N/A	9.82	9.13	46.96	22.91
Earning Asset Growth				N/A	12.50	6.98	2.39	4.86
Equity Growth				N/A	6.95	3.17	-1.61	5.99
Effective Tax Rate				30.60	32.52	32.99	32.82	31.55
Efficiency Ratio (%)				61.21	60.76	61.23	60.33	62.58

#### DEPOSIT ANALYSIS

Loans/Deposits (%)	61.50	53.71	52.68	56.65	58.08
Capital/Deposits (%)	11.92	11.44	10.81	10.24	10.62
Non-Int Bearing/Total Deposits (%)	29.80	32.03	34.35	35.47	34.99
Int Bearing/Total Deposits	70.20	67.97	65.65	64.53	65.01
Deposit Growth	6.07	11.39	9.21	13.40	6.14

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