

COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2011	CALL REPORT 12/31 2012	CALL REPORT 12/31 2013	CALL REPORT 12/31 2014	CALL REPORT 12/31 2015
SIC: 6021	KM	SMM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				9,211	9,840	10,958	11,470	12,446
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(185)	(173)	(162)	(156)	(152)
Net Loans				9,026	9,667	10,796	11,314	12,294
U.S. Govt Obligations/Mortgage-Backed Secur				4,691	4,067	3,741	3,924	4,222
State & Municipal Bonds				1,241	1,611	1,615	1,809	1,738
Fed Funds Sold/Repo's				862	1,228	1,194	1,082	890
Trading Account Securities				20	29	21	16	12
Other Earning Assets				3,206	3,774	3,497	3,734	3,761
EARNING ASSETS				19,046	20,376	20,864	21,879	22,917
Cash & Due From Banks				511	759	1,233	1,076	502
Bank Premises, F&E				355	353	344	352	347
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				23	19	13	11	6
Miscellaneous Assets				425	379	341	417	566
OTHER ASSETS				1,314	1,510	1,931	1,856	1,421
Intangibles				134	131	148	146	146
TOTAL ASSETS				20,494	22,017	22,943	23,881	24,484
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				5,382	6,303	6,760	6,815	7,149
Deposits-Interest Bearing				11,423	12,049	12,297	12,664	12,832
Total Deposits				16,805	18,352	19,057	19,479	19,981
Trading Liabilites				3	0	4	1	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,374	1,151	1,489	2,024	2,068
Other Borrowed Money				105	105	105	105	104
Miscellaneous Liabilites				284	425	336	203	183
CURRENT LIABILITIES				18,571	20,033	20,991	21,812	22,337
Term-Senior				0	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				18,571	20,033	20,991	21,812	22,337
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				1,011	1,017	1,065	1,073	1,081
Retained Earnings				784	811	873	923	1,025
Unrlzd Gns (Ls) on Securities				118	146	4	63	31
NET WORTH				1,923	1,984	1,952	2,069	2,147
TOTAL LIABILITIES & NET WORTH				20,494	22,017	22,943	23,881	24,484
COMMERCE BANK								
Assets-Liabilities				0	0	0	0	0

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SIC: 6021	KM	\$MM	YEAR	2011	2012	2013	2014	2015
INCOME STATEMENT		# OF MOS		12	12	12	12	12
Interest-Loans				456	439	430	437	446
Interest-Govt Sec				134	123	104	106	103
Interest-State & Muni Sec				73	74	72	70	78
Interest-Fed Funds				14	19	21	13	13
Interest-Other				16	15	16	17	17
TOTAL INTEREST INCOME				693	670	643	643	657
Interest-Deposits				46	33	27	23	22
Interest-Fed Funds and Other Borr Money				6	5	4	5	6
TOTAL INTEREST EXPENSE				52	38	31	28	28
NET INTEREST INCOME				641	632	612	615	629
Trust Income				88	95	103	108	116
Service Charge Income				83	79	78	78	80
Other Income				266	284	247	255	262
TOTAL OTHER INCOME				437	458	428	441	458
Provision For Loan Losses				52	27	20	30	29
Salaries & Benefits				318	329	339	352	377
Occupancy, F&E				68	66	65	65	65
Other Expense				271	274	226	235	238
TOTAL OTHER EXPENSE				709	696	650	682	709
Income Bef Sec Trans & Taxes				369	394	390	374	378
Income Taxes				120	130	128	118	119
Net Income Bef Sec Trans				249	264	262	256	259
Realized Gains (Losses) on Securities				(2)	(1)	(1)	(6)	3
NET INCOME				247	263	261	250	262
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,798	1,923	1,984	1,952	2,069
Net Income				247	263	261	250	262
Cash Dividends Common Stock (-)				(180)	(235)	(200)	(200)	(160)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				54	28	(142)	59	(33)
Other Adjustments				4	5	49	8	9
Ending Balance				1,923	1,984	1,952	2,069	2,147
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END BAL - NET WORTH				0	0	0	0	0

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SIC: 6021	KM	\$MM	YEAR			
LOAN COMPOSITION		\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction		386	356	406	403	623
Real Estate-Farm		122	124	139	152	167
Real Estate-Resident		2,216	2,420	2,672	2,807	2,854
Real Estate-Other		1,879	1,903	1,996	1,936	1,976
Farmers		142	142	139	169	163
Commercial & Industrial		1,874	2,029	2,350	2,543	2,771
Individuals - Credit Cards		789	805	797	783	781
Individuals - Other		886	1,029	1,227	1,412	1,622
Tax Exempt Obligations		310	332	574	587	693
Other Loans		274	286	158	124	163
Lease Financing Receivables		333	414	500	554	632
TOTAL GROSS LOANS		9,211	9,840	10,958	11,470	12,445
Less: Unearned Discount		0	0	0	0	0
Less: Loan Loss Reserve		185	173	162	157	153
NET LOANS		9,026	9,667	10,796	11,313	12,292
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	29
Recoveries		17	24	23	18	17
Charge-Offs		(82)	(63)	(54)	(53)	(51)
Other		0	0	0	0	-
Ending Balance		185	173	162	157	152
Loan Loss Reserve/Gross Loans (%)		2.01%	1.76%	1.48%	1.37%	1.23%
Net Charge-Offs/Gross Loans (%)		-0.71%	-0.40%	-0.28%	-0.31%	-0.27%
Recoveries/Charge-Offs (%)		20.73%	38.10%	42.59%	33.96%	33.33%
Prov for Loan Losses/Gross Loans (%)		0.56%	0.27%	0.18%	0.26%	0.23%
Past Due Loans at On Gross Loans of	12/31/2015 12,445	Days Past Due		Non- Accrual		
		30-89	Over 90			
Real Estate		20	5	14		
Commercial & Industrial		2	1	4		
Personal		27	10	0		
Lease Financing Receivables		0	0	0		
Other Loans		1	0	7		
Totals		50	16	25		
Past Dues/Gross Loans %		0.53%				
Non Accruals/Gross Loans %		0.20%				

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SIC: 6021	KM	\$MM	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	12.29
Net Income				25.69	13.46	13.47	12.34	12.43
Return on Avg Assets:								
Net Income Before Sec Trans				1.33	1.86	1.81	1.16	1.09
Net Income				1.32	1.86	1.20	1.09	1.08
Net Interest Margin								
Effective				6.73	3.21	3.07	2.91	2.81
Tax Equivalent @ 46%				3.91	3.53	-	-	-
Salaries/(Income-Interest Expense)				29.50	30.18	32.60	33.33	34.68
Other Income/Salaries				137.42	139.21	126.25	125.28	121.49
Equity/Assets				9.38	9.01	8.51	8.66	8.77
Dividend Payout				72.29	89.02	76.34	78.13	61.78
PAT Growth				13.18	6.02	5.22	-3.03	1.17
Asset Growth				9.82	9.13	46.96	22.91	-23.44
Earning Asset Growth				12.50	6.98	2.39	4.86	4.74
Equity Growth				6.95	3.17	-1.61	5.99	3.77
Effective Tax Rate				32.52	32.99	32.82	31.55	31.48
Efficiency Ratio (%)				60.76	61.23	60.33	62.58	-

DEPOSIT ANALYSIS

Loans/Deposits (%)	53.71	52.68	56.65	58.08	61.53
Capital/Deposits (%)	11.44	10.81	10.24	10.62	10.75
Non-Int Bearing/Total Deposits (%)	32.03	34.35	35.47	34.99	35.78
Int Bearing/Total Deposits	67.97	65.65	64.53	65.01	64.22
Deposit Growth	11.39	9.21	13.40	6.14	2.58

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