

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
				12/31	12/31	12/31	12/31	12/31	12/31	6/30
SIC: 6021	KM	SMM	YEAR	2018	2019	2020	2021	2022	2023	2024
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				14,161	14,752	16,375	15,185	16,308	17,210	17,166
Unearned Discount				0	0	0	0	0	0	0
Loan Loss Reserve				(160)	(161)	(221)	(150)	(150)	(162)	(159)
Net Loans				14,001	14,591	16,154	15,035	16,158	17,048	17,007
U.S. Govt Obligations/Mortgage-Backed Secur				4,457	4,886	7,127	7,101	6,598	5,920	5,957
State & Municipal Bonds				1,324	1,264	2,041	2,093	1,763	1,197	776
Fed Funds Sold/Repo's				703	850	850	1,628	875	455	475
Trading Account Securities				27	28	35	46	44	30	46
Other Earning Assets				2,751	2,417	3,288	5,248	3,868	2,562	1,839
EARNING ASSETS				23,263	24,036	29,495	31,151	29,306	27,212	26,100
Cash & Due From Banks				1,225	900	2,199	4,293	854	2,693	2,556
Bank Premises, F&E				329	366	369	386	414	464	462
Customer Acceptance Liabilities				0	0	0	0	0	0	0
Other Real Estate				43	41	50	61	60	77	73+1
Miscellaneous Assets				377	464	545	470	891	897	993
OTHER ASSETS				1,974	1,771	3,163	5,210	2,219	4,131	4,011
Intangibles				147	148	150	154	155	161	160
TOTAL ASSETS				25,384	25,955	32,808	36,515	31,680	31,504	30,271
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				7,207	7,206	10,671	12,023	10,305	8,310	7,900
Deposits-Interest Bearing				13,344	13,630	16,449	18,041	16,121	17,388	16,787
Total Deposits				20,551	20,836	27,120	30,064	26,426	25,698	24,687
Trading Liabilities				8	1	0	13	9	2	4
Acceptance Outstdg				0	0	0	0	0	0	0
Fed Funds Bought/Repo's				1,956	1,851	2,098	3,023	2,842	2,909	2,551
Other Borrowed Money				51	51	51	50	51	50	50
Miscellaneous Liabilities				230	529	462	368	344	454	563
CURRENT LIABILITIES				22,796	23,268	29,731	33,518	29,672	29,113	27,855
Term-Senior				0	0	0	0	0	0	0
Deferred Items				0	0	0	0	0	0	0
TOTAL LIABILITIES				22,796	23,268	29,731	33,518	29,672	29,113	27,855
Minority Interest				0	0	0	0	0	0	0
Common Stock				10	10	10	10	10	10	10
Capital Surplus				1,111	1,120	1,131	1,140	1,153	1,165	1,172
Retained Earnings				1,509	1,425	1,580	1,749	1,914	2,093	2,102
Unrlzd Gns (Ls) on Securities				(42)	132	356	98	(1,069)	(877)	(794)
NET WORTH				2,588	2,687	3,077	2,997	2,008	2,391	2,490
TOTAL LIABILITIES & NET WORTH				25,384	25,955	32,808	36,515	31,680	31,504	30,345

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Assets-Liabilities 0 0 0 0 0 0 0 -74

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 Kansas City, Missouri REPORT REPORT REPORT REPORT REPORT REPORT REPORT REPORT
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 SIC: 6021 KM SMM YEAR 2018 2019 2020 2021 2022 2023 2024

INCOME STATEMENT	# OF MOS	12	12	12	12	12	12	6
Interest-Loans		610	646	594	556	633	962	519
Interest-Govt Sec		140	150	130	129	136	129	61
Interest-State & Muni Sec		77	77	75	86	111	96	39
Interest-Fed Funds		16	16	41	37	23	14	4
Interest-Other		29	31	28	26	80	166	94
TOTAL INTEREST INCOME		872	920	868	834	983	1,367	717
Interest-Deposits		44	73	35	11	30	247	169
Interest-Fed Funds and Other Borr Money		22	31	8	2	29	140	49
TOTAL INTEREST EXPENSE		66	104	43	13	59	387	218
NET INTEREST INCOME		806	816	825	821	924	980	499
Trust Income		143	150	155	182	179	185	100
Service Charge Income		94	96	93	97	94	94	49
Other Income		266	276	254	278	277	291	145
TOTAL OTHER INCOME		503	522	502	557	550	570	294
Provision For Loan Losses		43	50	116	(66)	28	35	10
Salaries & Benefits		433	460	480	486	507	542	280
Occupancy, F&E		65	67	66	67	70	74	36
Other Expense		234	232	233	239	255	303	144
TOTAL OTHER EXPENSE		775	809	895	726	860	954	470
Income Bef Sec Trans & Taxes		534	529	432	652	614	596	323
Income Taxes		105	112	92	142	128	130	27
Net Income Bef Sec Trans		429	417	340	510	486	466	296
Realized Gains (Losses) on Securities		(10)	0	21	(2)	(20)	(8)	(187)
NET INCOME		419	417	361	508	466	458	109

EQUITY RECONCILIATION (\$M)

Beginning Balance	2,409	2,588	2,687	3,077	2,997	2,008	2,391
Net Income	419	417	361	508	466	458	109
Cash Dividends Common Stock (-)	(200)	(500)	(210)	(340)	(300)	(280)	(100)
Stock/Capital Surplus	0	0	0	-	-	-	-
Unrlzd Gns (Ls) on Securities	(49)	173	225	(258)	(1,167)	192	83
Other Adjustments	9	9	14	10	12	13	6
Ending Balance	2,588	2,687	3,077	2,997	2,008	2,391	2,489

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END BAL - NET WORTH 0 0 0 0 0 0 0 0

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SIC: 6021	KM	SMM	YEAR	2018	2019	2020	2021	2022	2023	2024
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				863	874	1,022	1,120	1,362	1,448	1,390
Real Estate-Farm				162	178	170	178	196	196	196
Real Estate-Resident				3,206	3,287	3,714	3,666	3,447	3,584	3,619
Real Estate-Other				2,305	2,336	2,517	2,490	3,177	3,499	3,349
Farmers				133	117	112	109	102	106	109
Commercial & Industrial				3,030	3,414	4,091	3,239	3,742	3,909	4,027
Individuals - Credit Cards				814	765	655	575	584	590	567
Individuals - Other				1,681	1,700	1,711	1,808	1,832	1,842	1,908
Tax Exempt Obligations				787	785	791	712	665	703	721
Other Loans				428	499	795	558	420	466	422
Lease Financing Receivables				752	797	797	728	781	867	858
TOTAL GROSS LOANS				14,161	14,752	16,375	15,183	16,308	17,210	17,166
Less: Unearned Discount				0	0	0	0	0	0	0
Less: Loan Loss Reserve				160	161	221	150	150	162	159
NET LOANS				14,001	14,591	16,154	15,033	16,158	17,048	17,007
Reserve For Loan Loss Reconciliation (\$M)										
				2018	2019	2020	2021	2022	2023	2024
Beginning Balance				159	160	161	221	150	150	162
Provision For Loan Losses				43	50	116	(52)	19	43	15
Recoveries				14	12	15	17	10	9	4
Charge-Offs				(56)	(61)	(50)	(36)	(29)	(40)	(23)
Other				-	-	(21)	-	-	-	-
Ending Balance				160	161	221	150	150	162	158
Loan Loss Reserve/Gross Loans (%)				1.13%	1.09%	1.35%	0.99%	0.92%	0.94%	0.93%
Net Charge-Offs/Gross Loans (%)				-0.30%	-0.33%	-0.21%	-0.13%	-0.12%	-0.18%	-0.11%
Recoveries/Charge-Offs (%)				25.00%	19.67%	30.00%	47.22%	34.48%	22.50%	17.39%
Prov for Loan Losses/Gross Loans (%)				0.30%	0.34%	0.71%	-0.34%	0.12%	0.25%	0.09%

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SIC: 6021	KM	SMM	YEAR	2018	2019	2020	2021	2022	2023	2024
KEY RATIOS				SMM	SMM	SMM	SMM	SMM	SMM	SMM
Return on Avg Net Worth:										
Net Income Before Sec Trans				17.17	15.81	11.80	16.79	19.42	21.19	12.13
Net Income				16.77	15.81	12.53	16.73	18.62	20.82	4.47
Return on Avg Assets:										
Net Income Before Sec Trans				1.76	1.64	1.21	1.61	1.44	1.40	0.95
Net Income				1.67	1.62	1.23	1.47	1.37	1.45	0.35
Net Interest Margin										
Effective				3.46	3.45	3.08	2.71	3.06	3.47	1.87
Tax Equivalent @ 46%				2.94	3.04	3.20	0.00	0.00	0.00	0.00
Salaries/(Income-Interest Expense)				33.08	34.38	36.17	35.27	34.40	34.97	35.31
Other Income/Salaries				116.17	113.48	104.58	114.61	108.48	105.17	105.00
Equity/Assets				10.20	10.35	9.38	8.21	6.34	7.59	8.23
Dividend Payout				46.62	119.90	61.76	66.67	61.73	60.09	33.78
PAT Growth				34.06	-2.80	-18.47	50.00	-4.71	-4.12	-36.48
Asset Growth				57.29	-10.28	78.60	64.72	-57.41	86.16	-2.90
Earning Asset Growth				-0.27	3.32	22.71	5.61	-5.92	-7.15	-4.09
Equity Growth				7.43	3.83	14.51	-2.60	-33.00	19.07	4.14
Effective Tax Rate				19.66	21.17	21.30	21.78	20.85	21.81	8.36
Efficiency Ratio (%)				62.97	60.54	60.63	0.00	0.00	0.00	0.00

DEPOSIT ANALYSIS

Loans/Deposits (%)	68.13	70.03	59.56	50.01	61.14	66.34	68.89
Capital/Deposits (%)	12.59	12.90	11.35	9.97	7.60	9.30	10.09
Non-Int Bearing/Total Deposits (%)	35.07	34.58	39.35	39.99	39.00	32.34	32.00
Int Bearing/Total Deposits	64.93	65.42	60.65	60.01	61.00	67.66	68.00
Deposit Growth	-0.21	1.39	30.16	10.86	-12.10	-2.75	-3.93

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