COMMERCE BANK Kansas City, Missouri		CALL REPORT 12/31 2021	CALL REPORT 12/31 2022	CALL REPORT 12/31 2023	CALL REPORT 12/31 2024	CALL REPORT 9/30 2025
SIC: 6021 MT $MM	YEAR					
ASSETS		$MM	$MM	$MM	$MM	$MM
Gross Loans		15,185	16,308	17,210	17,223	17,790
Unearned Discount	(-)	0	0	0	0	0
Loan Loss Reserve	(-)	(150)	(150)	(162)	(163)	(176)
Net Loans		15,035	16,158	17,048	17,060	17,614
U.S. Govt Obligations/Mortgage-Backed Secur		7,101	6,598	5,920	6,612	6,715
State & Municipal Bonds		2,093	1,763	1,197	743	696
Fed Funds Sold/Repo's		1,628	875	455	628	850
Trading Account Securities		46	44	30	38	57
Other Earning Assets		5,248	3,868	2,562	1,821	1,623
EARNING ASSETS		31,151	29,306	27,212	26,902	27,555
Cash & Due From Banks		4,293	854	2,693	3,385	2,963
Bank Premises, F&E		386	414	464	470	478
Customer Acceptance Liabilities		0	0	0	0	0
Other Real Estate		61	60	77	94	100
Miscellaneous Assets		470	891	897	797	825
OTHER ASSETS		5,210	2,219	4,131	4,746	4,366
Intangibles		154	155	161	160	160
TOTAL ASSETS		36,515	31,680	31,504	31,808	32,081
LIABILITIES		$MM	$MM	$MM	$MM	$MM
Deposits-Non-Interest Bearing		12,023	10,305	8,310	8,541	7,864
Deposits-Interest Bearing		18,041	16,121	17,388	17,144	17,969
Total Deposits		30,064	26,426	25,698	25,685	25,833
Trading Liabilites		13	9	2	0	10
Acceptance Outstdg		0	0	0	0	0
Fed Funds Bought/Repo's		3,023	2,842	2,909	2,926	2,473
Other Borrowed Money		50	51	50	50	50
Miscellaneous Liabilites		368	344	454	448	540
CURRENT LIABILITIES		33,518	29,672	29,113	29,109	28,906
Term-Senior		0	0	0	0	0
Deferred Items		0	0	0	0	0
TOTAL LIABILITIES		33,518	29,672	29,113	29,109	28,906
Minority Interest		0	0	0	0	0
Common Stock		10	10	10	10	10
Capital Surplus		1,140	1,153	1,165	1,178	1,187
Retained Earnings		1,749	1,914	2,093	2,257	2,500
Unrlzd Gns (Ls) on Securities		98	(1,069)	(877)	(746)	(522)
NET WORTH		2,997	2,008	2,391	2,699	3,175
TOTAL LIABILITIES & NET WORTH		36,515	31,680	31,504	31,808	32,081

COMMERCE BANK

Assets-Liabilities	0	0	0	0	0

COMMERCE BANK Kansas City, Missouri					
	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 9/30
SIC: 6021 MT $MM YEAR	2021	2022	2023	2024	2025
INCOME STATEMENT # OF MOS	12	12	12	12	9
Interest-Loans	556	633	962	1,035	756
Interest-Govt Sec	129	136	156	175	154
Interest-State & Muni Sec	86	111	96	72	59
Interest-Fed Funds	37	23	14	13	25
Interest-Other	26	80	139	161	108
TOTAL INTEREST INCOME	834	983	1,367	1,456	1,102
Interest-Deposits	11	30	247	337	222
Interest-Fed Funds and Other Borr Money	2	29	140	95	61
TOTAL INTEREST EXPENSE	13	59	387	432	283
NET INTEREST INCOME	821	924	980	1,024	819
Trust Income	182	179	185	208	166
Service Charge Income	97	94	91	100	80
Other Income	278	277	294	295	229
TOTAL OTHER INCOME	557	550	570	603	475
Provision For Loan Losses	(66)	28	35	33	40
Salaries & Benefits	486	507	542	561	434
Occupancy, F&E	67	70	74	74	57
Other Expense	239	255	303	282	216
TOTAL OTHER EXPENSE	726	860	954	950	747
Income Bef Sec Trans & Taxes	652	614	596	677	547
Income Taxes	142	128	130	102	120
Net Income Bef Sec Trans	510	486	466	575	427
Realized Gains (Losses) on Securities	(2)	(20)	(8)	(196)	(4)
NET INCOME	508	466	458	379	423
EQUITY RECONCILIATION ($M)					
Beginning Balance	3,077	2,997	2,008	2,391	2,698
Net Income	508	466	458	379	423
Cash Dividends Common Stock (-)	(340)	(300)	(280)	(215)	(180)
Stock/Capital Surplus	-	-	-	-	-
Unrlzd Gns (Ls) on Securities	(258)	(1,167)	192	131	225
Other Adjustments	10	12	13	12	9
Ending Balance	2,997	2,008	2,391	2,698	3,175

COMMERCE BANK

END BAL - NET WORTH	0	0	0	0	0

COMMERCE BANK Kansas City, Missouri		CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 12/31	CALL REPORT 9/30
SIC: 6021 MT $MM	YEAR	2021	2022	2023	2024	2025
LOAN COMPOSITION		$MM	$MM	$MM	$MM	$MM
Real Estate-Construction		1,120	1,362	1,448	1,404	1,428
Real Estate-Farm		178	196	196	190	195
Real Estate-Resident		3,666	3,447	3,584	3,641	3,648
Real Estate-Other		2,490	3,177	3,499	3,446	3,546
Farmers		109	102	106	119	105
Commercial & Industrial		3,239	3,742	3,909	3,754	4,076
Individuals - Credit Cards		575	584	590	596	575
Individuals - Other		1,808	1,832	1,842	1,841	1,961
Tax Exempt Obligations		712	665	703	691	728
Other Loans		558	420	466	660	667
Lease Financing Receivables		728	781	867	881	860
TOTAL GROSS LOANS		15,183	16,308	17,210	17,223	17,789
Less: Unearned Discount		0	0	0	0	0
Less: Loan Loss Reserve		150	150	162	163	176
NET LOANS		15,033	16,158	17,048	17,060	17,613

Reserve For Loan Loss Reconciliation ($M)	2021	2022	2023	2024	2025
Beginning Balance	221	150	150	162	163
Provision For Loan Losses	(52)	19	43	39	44
Recoveries	17	10	9	9	7
Charge-Offs	(36)	(29)	(40)	(47)	(38)
Other	-	-	-	-	-
Ending Balance	150	150	162	163	176
Loan Loss Reserve/Gross Loans (%)	0.99%	0.92%	0.94%	0.95%	0.99%
Net Charge-Offs/Gross Loans (%)	-0.13%	-0.12%	-0.18%	-0.22%	-0.17%
Recoveries/Charge-Offs (%)	47.22%	34.48%	22.50%	19.15%	18.42%
Prov for Loan Losses/Gross Loans (%)	-0.34%	0.12%	0.25%	0.23%	0.25%

COMMERCE BANK Kansas City, Missouri SIC: 6021 MT $MM YEAR	CALL REPORT 12/31 2021	CALL REPORT 12/31 2022	CALL REPORT 12/31 2023	CALL REPORT 12/31 2024	CALL REPORT 9/30 2025
KEY RATIOS	$MM	$MM	$MM	$MM	$MM
Return on Avg Net Worth:					
Net Income Before Sec Trans	16.79	19.42	21.19	22.59	14.54
Net Income	16.73	18.62	20.82	14.89	14.40
Return on Avg Assets:					
Net Income Before Sec Trans	1.61	1.44	1.40	1.82	1.34
Net Income	1.47	1.37	1.45	1.20	1.32
Net Interest Margin					
Effective	2.71	3.06	3.47	3.78	3.01
Tax Equivalent @ 46%	0.00	0.00	0.00	0.00	0.00
Salaries/(Income-Interest Expense)	35.27	34.40	34.97	34.48	33.54
Other Income/Salaries	114.61	108.48	105.17	107.49	109.45
Equity/Assets	8.21	6.34	7.59	8.49	9.90
Dividend Payout	66.67	61.73	60.09	37.39	42.15
PAT Growth	50.00	-4.71	-4.12	23.39	-25.74
Asset Growth	64.72	-57.41	86.16	14.89	-8.01
Earning Asset Growth	5.61	-5.92	-7.15	-1.14	2.43
Equity Growth	-2.60	-33.00	19.07	12.88	17.64
Effective Tax Rate	21.78	20.85	21.81	15.07	21.94
Efficiency Ratio (%)	0.00	0.00	0.00	0.00	0.00

DEPOSIT ANALYSIS

Loans/Deposits (%)	50.01	61.14	66.34	66.42	68.18
Capital/Deposits (%)	9.97	7.60	9.30	10.51	12.29
Non-Int Bearing/Total Deposits (%)	39.99	39.00	32.34	33.25	30.44
Int Bearing/Total Deposits	60.01	61.00	67.66	66.75	69.56
Deposit Growth	10.86	-12.10	-2.75	-0.05	0.58