

Beyond Banking, Building a Healthier System



As one of the **strongest financial institutions** in the US, we don't just **serve the healthcare industry** — it's our specialty.



Banking partner to **500+ hospital and health systems** in all **48 contiguous states**



\$5B+ in investments for healthcare

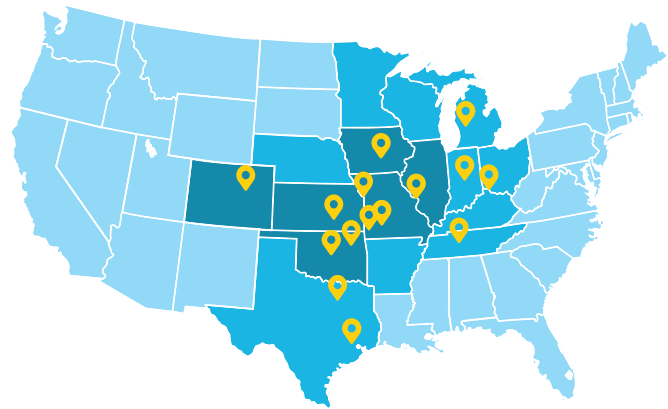


\$1.6B+ in patient loans funded
Over 77MM patient transactions annually



Over **\$2B** in healthcare credit commitments

Our healthcare credit culture is rooted in **collaborative and long-term growth strategies** — adding value through capital for our relationships



HEALTHCARE & COMMERCIAL SERVICES
Offered in 48 states across the U.S.

COMMERCIAL MARKET & COMMERCIAL OFFICES
Dallas Nashville
Houston Cincinnati
Denver Indianapolis
Des Moines Grand Rapids

FULL-SERVICE BANKING FOOTPRINT
Kansas City
St. Louis
Central Missouri
Springfield
Joplin
Wichita
Tulsa
Oklahoma City

Simplify healthcare complexity with Commerce

Patient Engagement

- Patient financing
- Online bill pay
- Patient refunds

Treasury Receivables

- Receivables optimization
- Reconciliation automation
- Healthcare lockbox

Accounts Payable

- Full payment automation
- Virtual card revenue share
- Invoice automation
- Patient refunds

Banking & Investment

- Credit support
- Days cash investment
- Institutional trust services



Company reports and filing information as of December 31, 2023, unless otherwise noted.

*HFMA awards CommerceHealthcare® Health Services Financing (HSF®), RemitConnect® and AP Card solutions the "Peer Reviewed by HFMA®" designation. The award recognizes the superior value and service these solutions deliver both patients and providers.

MK5690 5-24