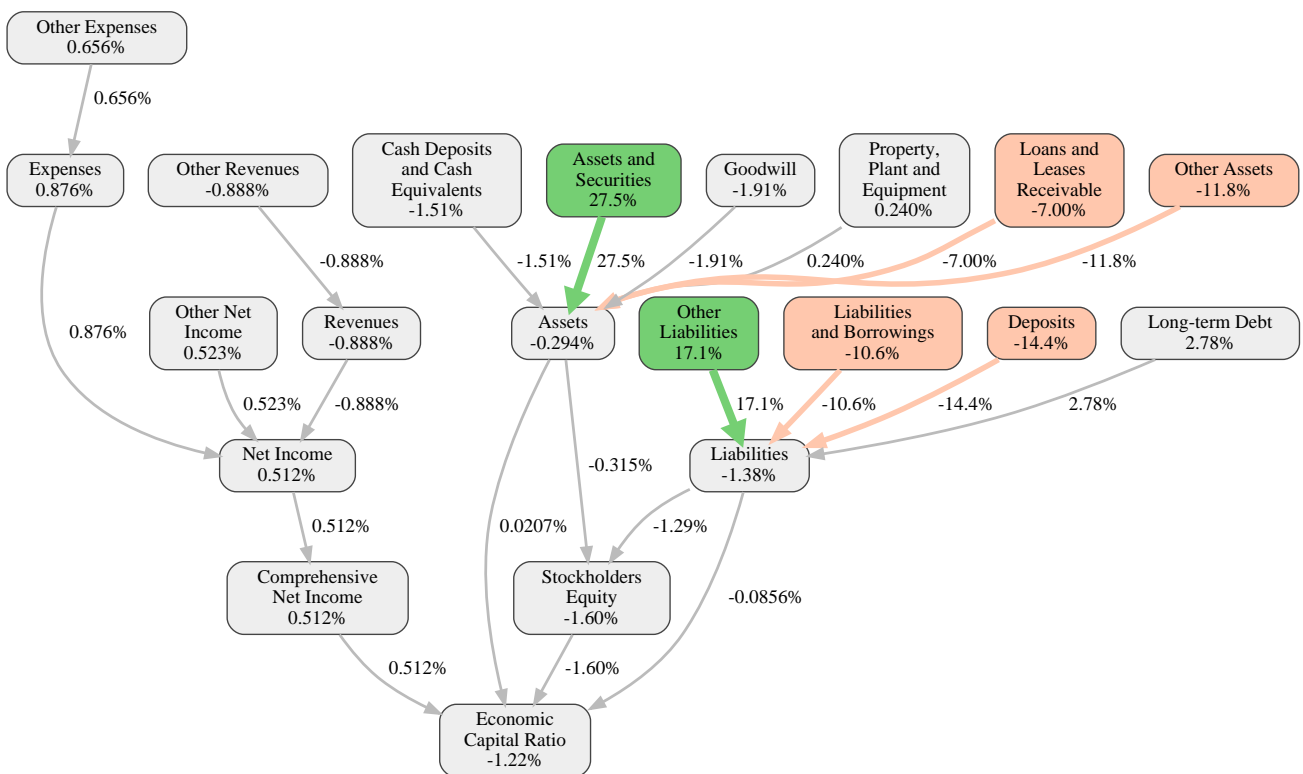




RealRate

# STATE BANKS 2011

Commerce Bancshares INC Mo  
Rank 5 of 8



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The relative strengths and weaknesses of Commerce Bancshares INC Mo are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Commerce Bancshares INC Mo compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	7,794,550
Cash Deposits and Cash Equivalents	328,464
Deposits	15,085,021
Fees	0
Goodwill	125,585
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,471,715
Loans and Leases Receivable	9,213,444
Long-term Debt	0
Occupancy	0
Other Assets	656,899
Other Compr. Net Income	0
Other Expenses	96,249
Other Liabilities	-10,077,861
Other Net Income	318,124
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	383,397

Output Variable	Value in 1000 USD
Liabilities	16,478,875
Assets	18,502,339
Expenses	96,249
Revenues	0
Stockholders Equity	2,023,464
Net Income	221,875
Comprehensive Net Income	221,875
Economic Capital Ratio	10%