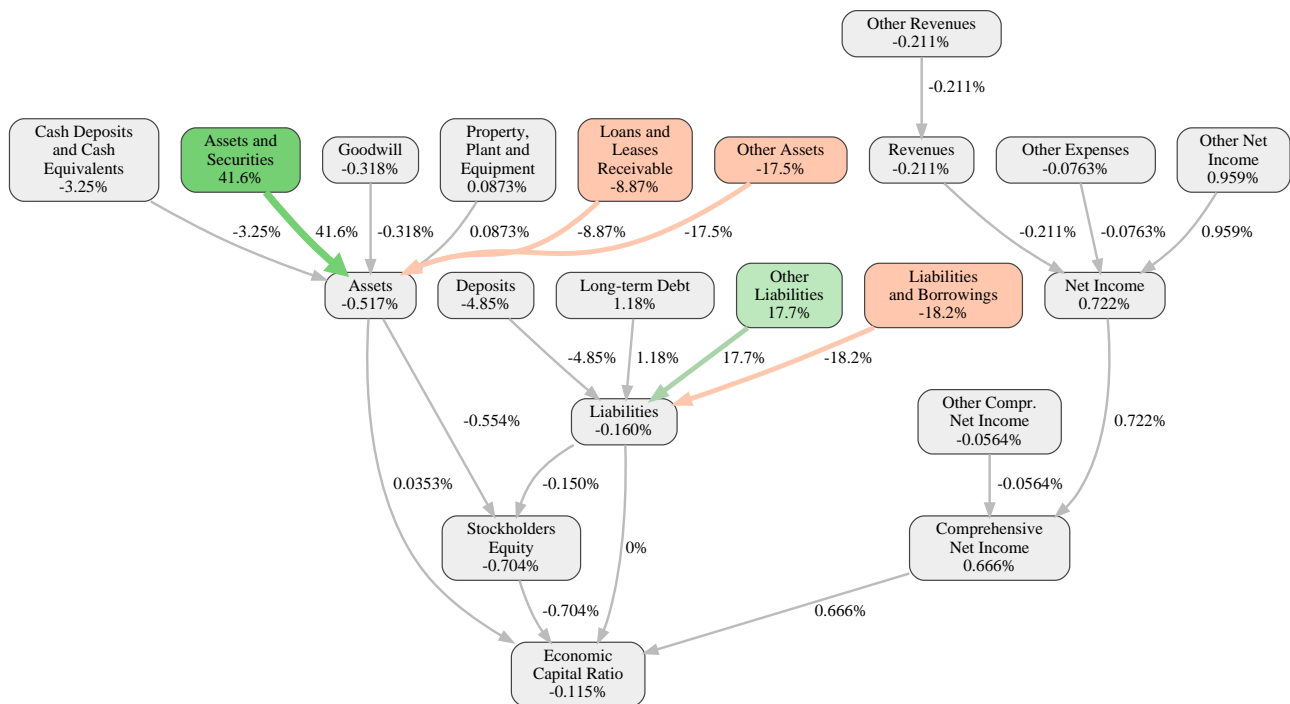




RealRate

# STATE BANKS 2012

Commerce Bancshares INC Mo  
Rank 61 of 151



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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 42% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 0.12% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	9,764,349
Cash Deposits and Cash Equivalents	465,828
Deposits	16,799,883
Fees	0
Goodwill	125,585
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,501,247
Loans and Leases Receivable	8,992,946
Long-term Debt	0
Occupancy	0
Other Assets	940,513
Other Compr. Net Income	0
Other Expenses	121,412
Other Liabilities	-8,822,124
Other Net Income	381,035
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	360,146

Output Variable	Value in 1000 USD
Liabilities	18,479,006
Assets	20,649,367
Expenses	121,412
Revenues	0
Stockholders Equity	2,170,361
Net Income	259,623
Comprehensive Net Income	259,623
Economic Capital Ratio	10.0%