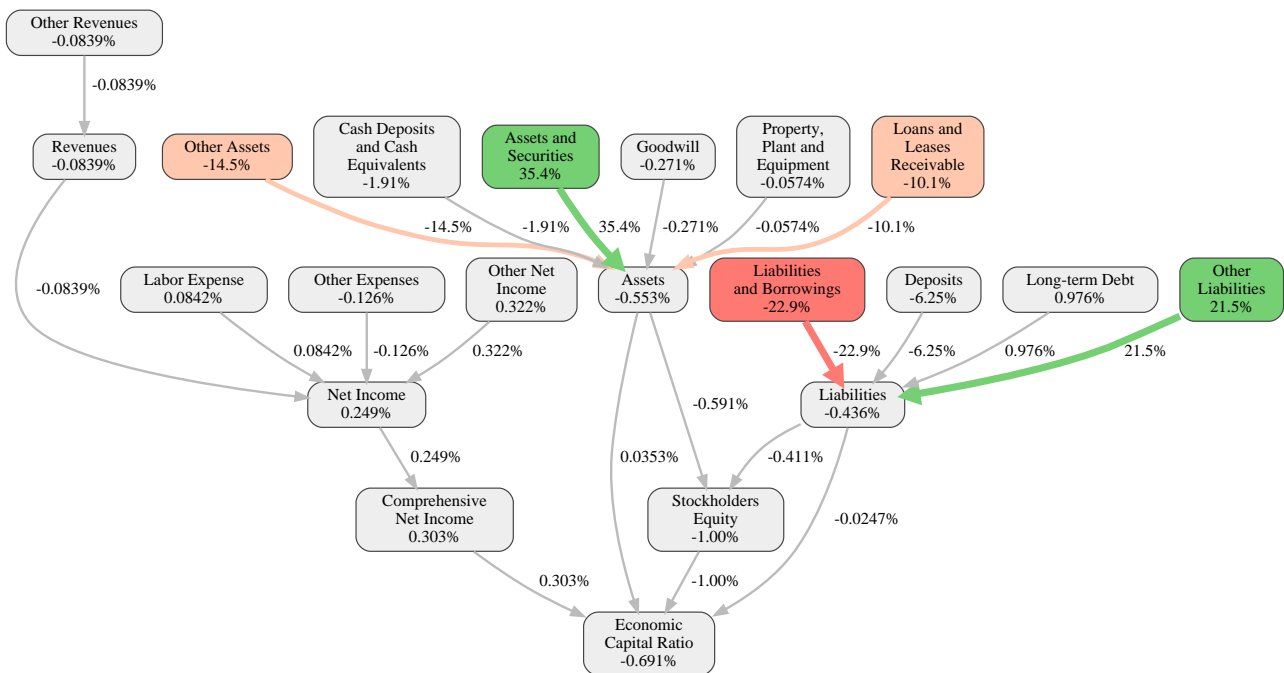




RealRate

# STATE BANKS 2015

Commerce Bancshares INC Mo  
Rank 96 of 164



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 35% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.69% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	10,026,615
Cash Deposits and Cash Equivalents	467,488
Deposits	19,475,778
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,725,857
Loans and Leases Receivable	11,312,706
Long-term Debt	0
Occupancy	0
Other Assets	1,690,679
Other Compr. Net Income	51,332
Other Expenses	120,216
Other Liabilities	-10,541,601
Other Net Income	383,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	357,871

Output Variable	Value in 1000 USD
Liabilities	21,660,034
Assets	23,994,280
Expenses	120,216
Revenues	0
Stockholders Equity	2,334,246
Net Income	262,784
Comprehensive Net Income	314,116
Economic Capital Ratio	9.4%