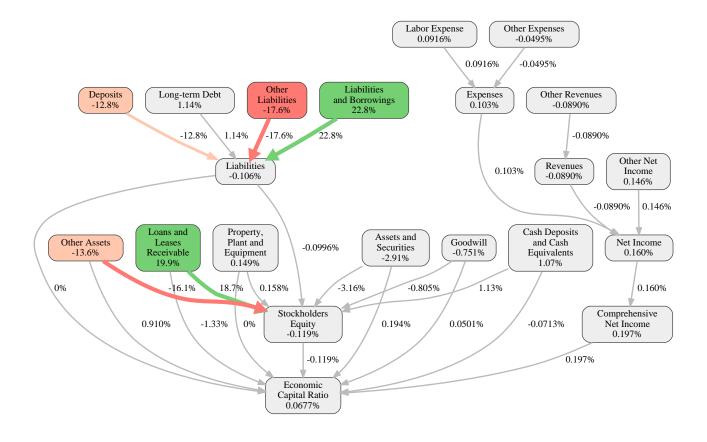


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The relative strengths and weaknesses of Commercial Bancshares INC Oh are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Commercial Bancshares INC Oh compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Commercial Bancshares INC Oh is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.068% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,219
Cash Deposits and Cash Equivalents	18,895
Deposits	296,626
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,709
Loans and Leases Receivable	293,072
Long-term Debt	0
Occupancy	0
Other Assets	22,226
Other Compr. Net Income	-99
Other Expenses	1,452
Other Liabilities	6,619
Other Net Income	4,877
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,678

Output Variable	Value in 1000 USD
Liabilities	304,954
Assets	341,090
Expenses	1,452
Revenues	0
Stockholders Equity	36,136
Net Income	3,425
Comprehensive Net Income	3,326
Economic Capital Ratio	9.8%

