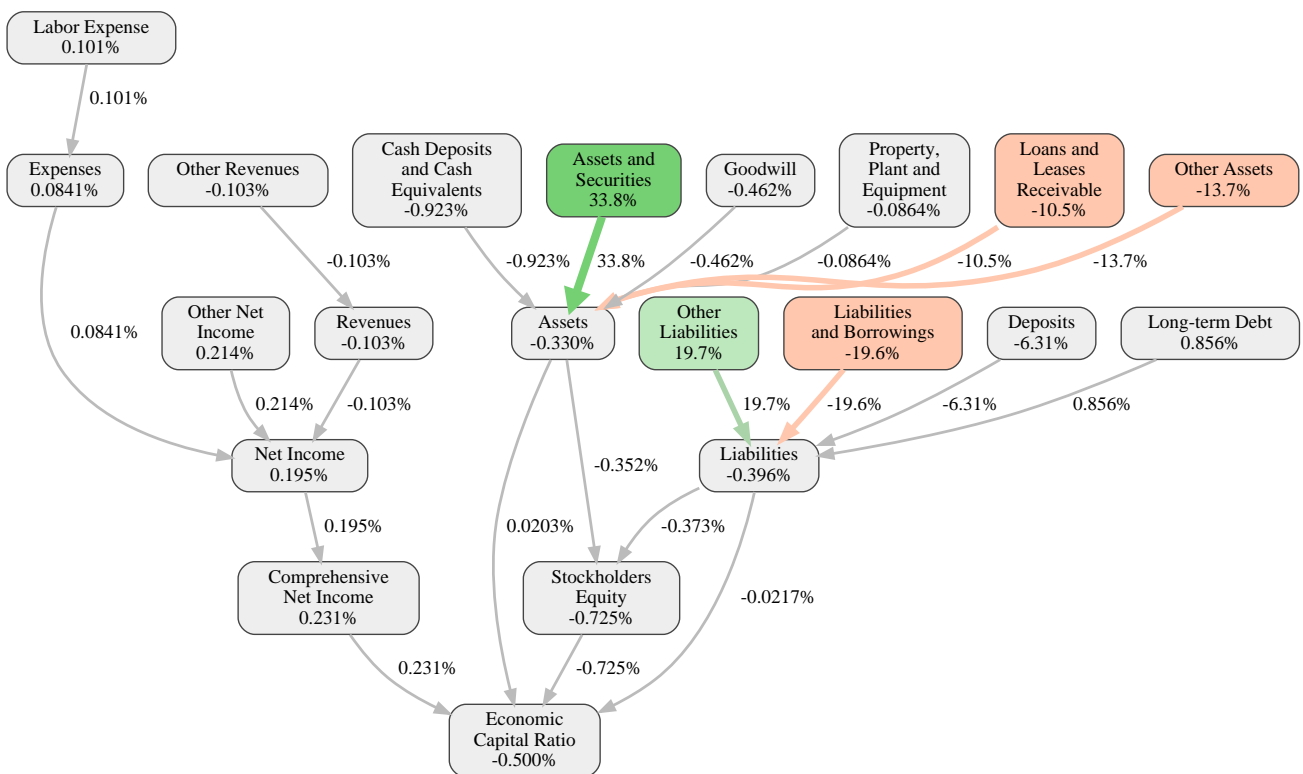




RealRate

STATE BANKS 2017

Commerce Bancshares INC Mo
Rank 92 of 177



RealRate

The First AI Rating Agency

www.realrate.ai

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 34% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.50% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	10,394,864
Cash Deposits and Cash Equivalents	766,965
Deposits	21,101,095
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,469,986
Loans and Leases Receivable	13,271,260
Long-term Debt	0
Occupancy	0
Other Assets	731,709
Other Compr. Net Income	-22,958
Other Expenses	124,151
Other Liabilities	-11,430,789
Other Net Income	401,005
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	337,705

Output Variable	Value in 1000 USD
Liabilities	23,140,292
Assets	25,641,424
Expenses	124,151
Revenues	0
Stockholders Equity	2,501,132
Net Income	276,854
Comprehensive Net Income	253,896
Economic Capital Ratio	9.0%