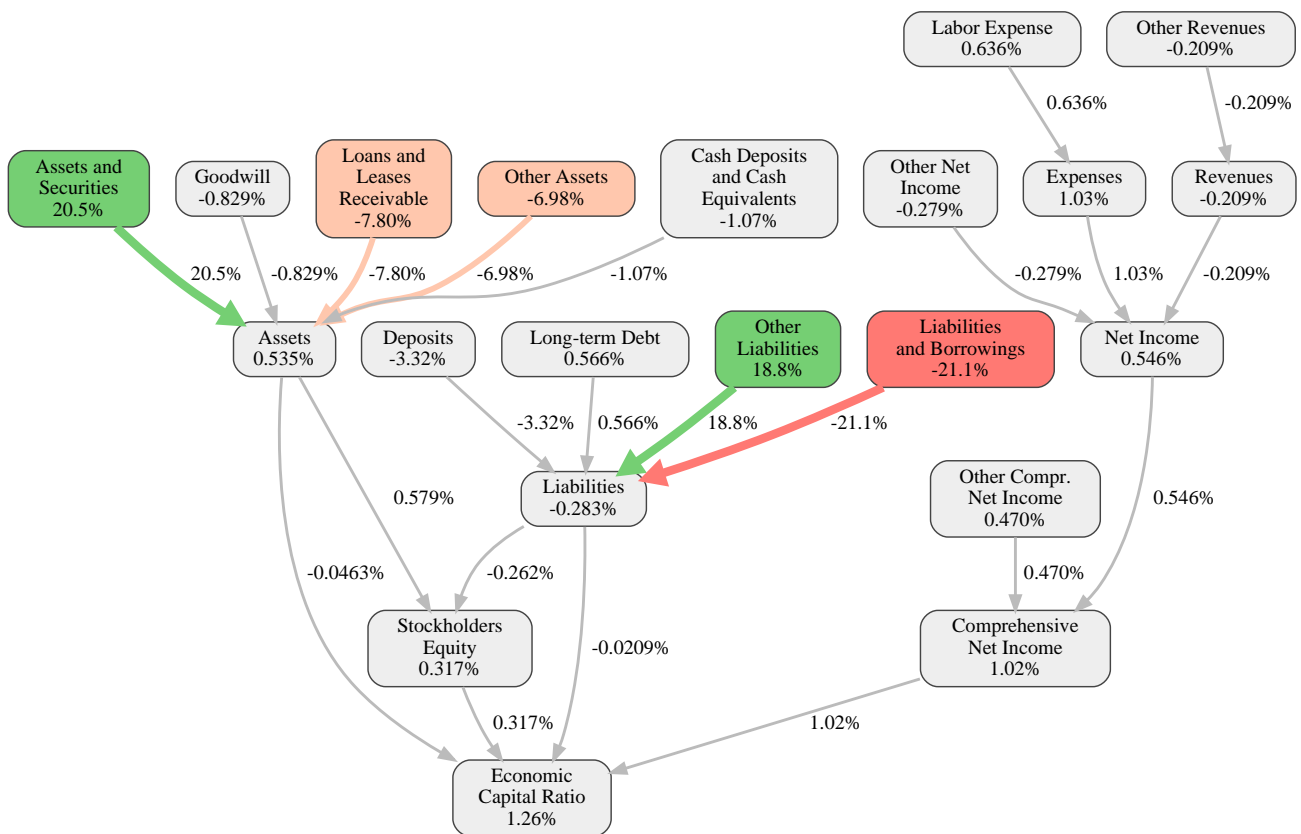




RealRate

STATE BANKS 2020

Commerce Bancshares INC Mo
Rank 51 of 189



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 20% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.3% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	9,218,288
Cash Deposits and Cash Equivalents	887,465
Deposits	20,520,415
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	14,028,618
Loans and Leases Receivable	14,590,944
Long-term Debt	0
Occupancy	0
Other Assets	859,534
Other Compr. Net Income	173,632
Other Expenses	109,074
Other Liabilities	-11,621,716
Other Net Income	531,786
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	370,637

Output Variable	Value in 1000 USD
Liabilities	22,927,317
Assets	26,065,789
Expenses	109,074
Revenues	0
Stockholders Equity	3,138,472
Net Income	422,712
Comprehensive Net Income	596,344
Economic Capital Ratio	12%