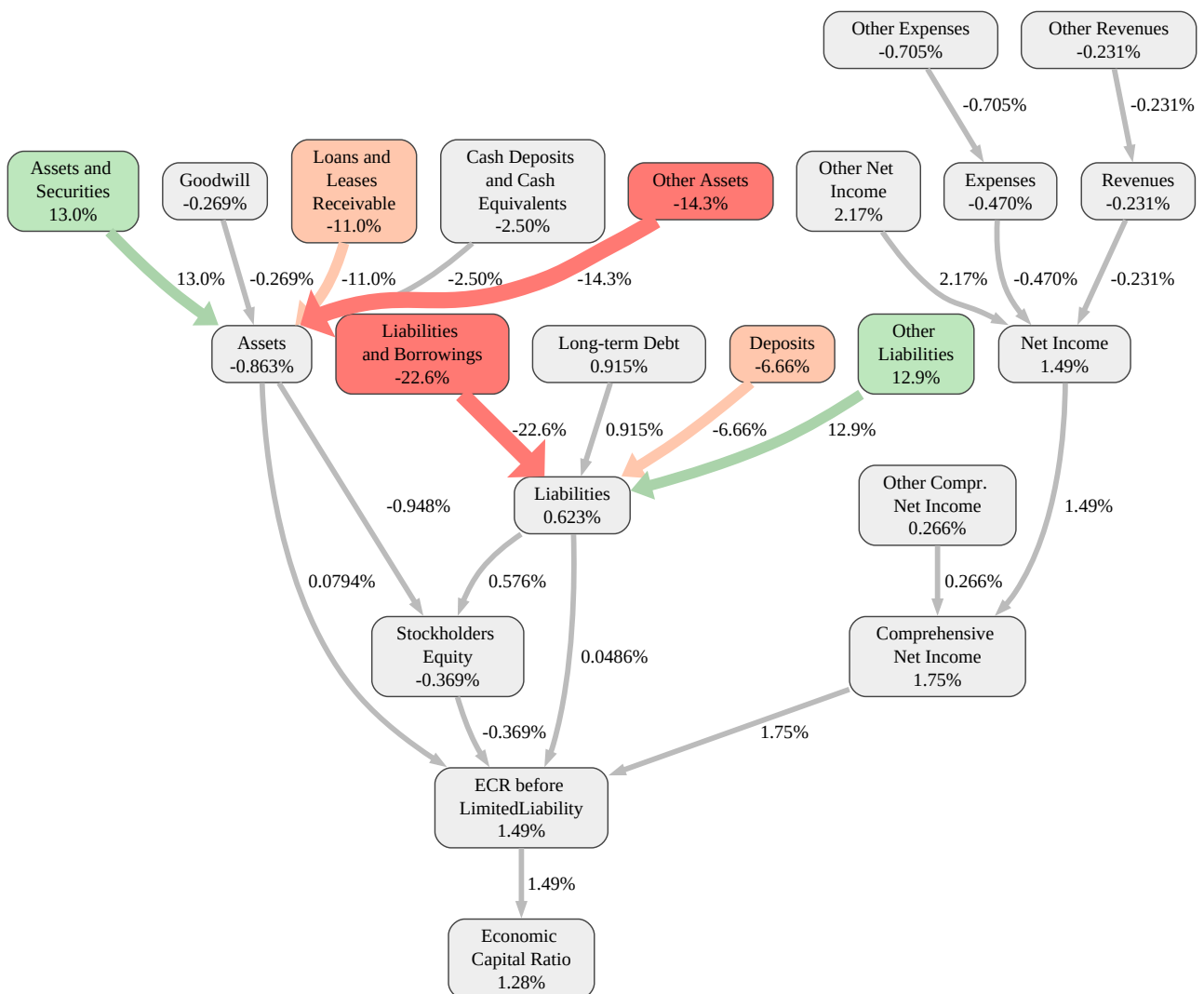




RealRate

STATE BANKS 2013

Commerce Bancshares INC MO
Rank 25 of 85



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 13% 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 13%, being 1.3% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,023,588
Cash Deposits and Cash Equivalents	573,066
Deposits	18,348,653
Fees	0
Goodwill	125,585
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,353,595
Loans and Leases Receivable	9,658,852
Long-term Debt	0
Occupancy	0
Other Assets	1,420,886
Other Compr. Net Income	23,696
Other Expenses	127,169
Other Liabilities	-9,714,233
Other Net Income	398,608
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	357,612

Output Variable	Value in 1000 USD
Liabilities	19,988,015
Assets	22,159,589
Expenses	127,169
Revenues	0
Stockholders Equity	2,171,574
Net Income	271,439
Comprehensive Net Income	295,135
BaseVar	22,071,095
ECR before Limited Liability	13%
Economic Capital Ratio	13%