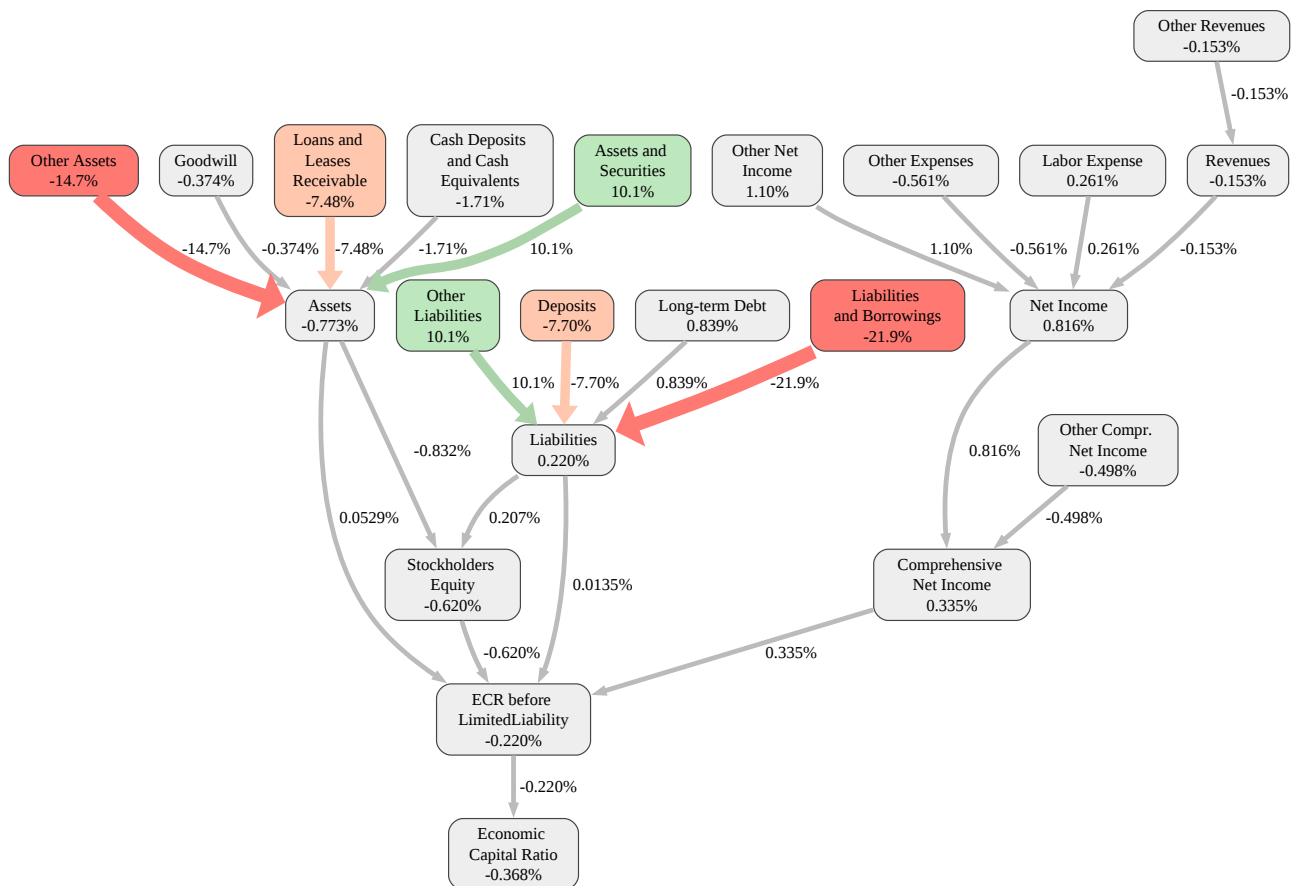




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STATE BANKS 2014

Commerce Bancshares INC MO
Rank 47 of 87



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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 10% points. The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.37% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	9,359,375
Cash Deposits and Cash Equivalents	518,420
Deposits	19,047,348
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,811,217
Loans and Leases Receivable	10,795,304
Long-term Debt	0
Occupancy	0
Other Assets	1,910,362
Other Compr. Net Income	-126,769
Other Expenses	122,230
Other Liabilities	-10,000,926
Other Net Income	383,347
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	349,654

Output Variable	Value in 1000 USD
Liabilities	20,857,639
Assets	23,072,036
Expenses	122,230
Revenues	0
Stockholders Equity	2,214,397
Net Income	261,117
Comprehensive Net Income	134,348
BaseVar	23,112,545
ECR before Limited Liability	10.0%
Economic Capital Ratio	10%