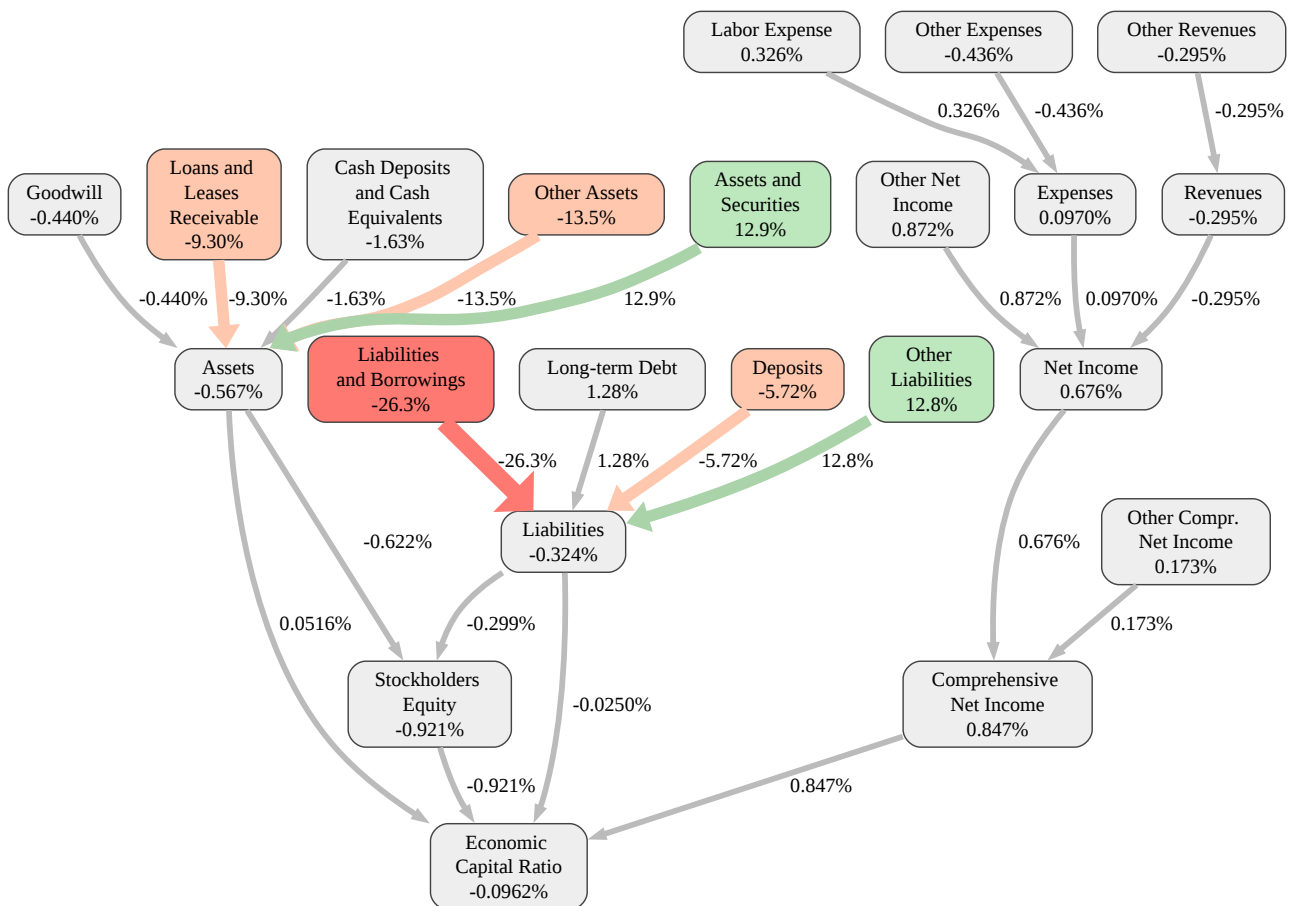




RealRate

STATE BANKS 2015

Commerce Bancshares INC MO
Rank 51 of 93



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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.096% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	10,026,615	Liabilities	21,660,034
Cash Deposits and Cash Equivalents	467,488	Assets	23,994,280
Deposits	19,475,778	Expenses	120,216
Fees	0	Revenues	0
Goodwill	138,921	Stockholders Equity	2,334,246
IT and Equipment Expense	0	Net Income	262,784
Labor Expense	0	Comprehensive Net Income	314,116
Liabilities and Borrowings	12,725,857	BaseVar	23,833,662
Loans and Leases Receivable	11,312,706	ECR before Limited Liability	13%
Long-term Debt	0	Economic Capital Ratio	13%
Occupancy	0		
Other Assets	1,690,679		
Other Compr. Net Income	51,332		
Other Expenses	120,216		
Other Liabilities	-10,541,601		
Other Net Income	383,000		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	357,871		