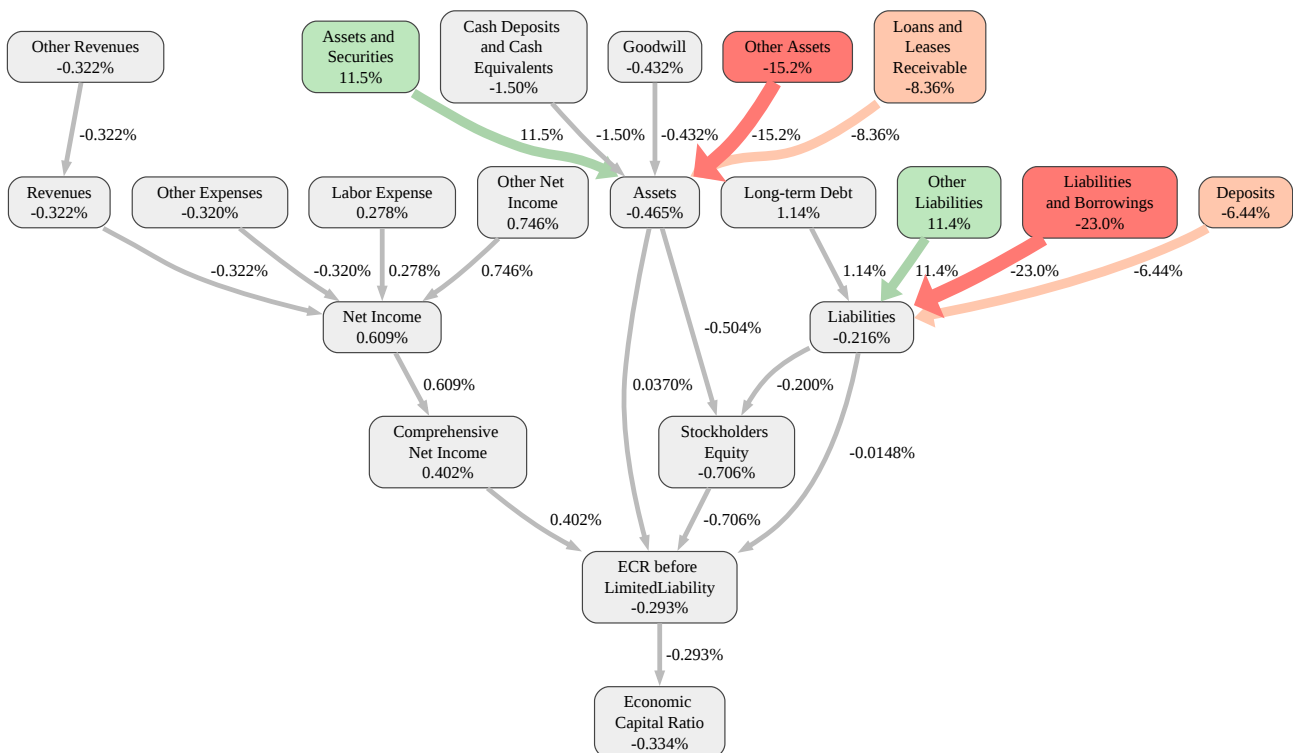




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STATE BANKS 2016

Commerce Bancshares INC MO
Rank 53 of 101



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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 11% 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 11%, being 0.33% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,450,810
Cash Deposits and Cash Equivalents	488,214
Deposits	19,978,853
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,093,437
Loans and Leases Receivable	12,292,767
Long-term Debt	0
Occupancy	0
Other Assets	881,669
Other Compr. Net Income	-32,868
Other Expenses	116,590
Other Liabilities	-10,834,746
Other Net Income	383,565
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	352,581

Output Variable	Value in 1000 USD
Liabilities	22,237,544
Assets	24,604,962
Expenses	116,590
Revenues	0
Stockholders Equity	2,367,418
Net Income	266,975
Comprehensive Net Income	234,107
BaseVar	24,388,690
ECR before Limited Liability	11%
Economic Capital Ratio	11%