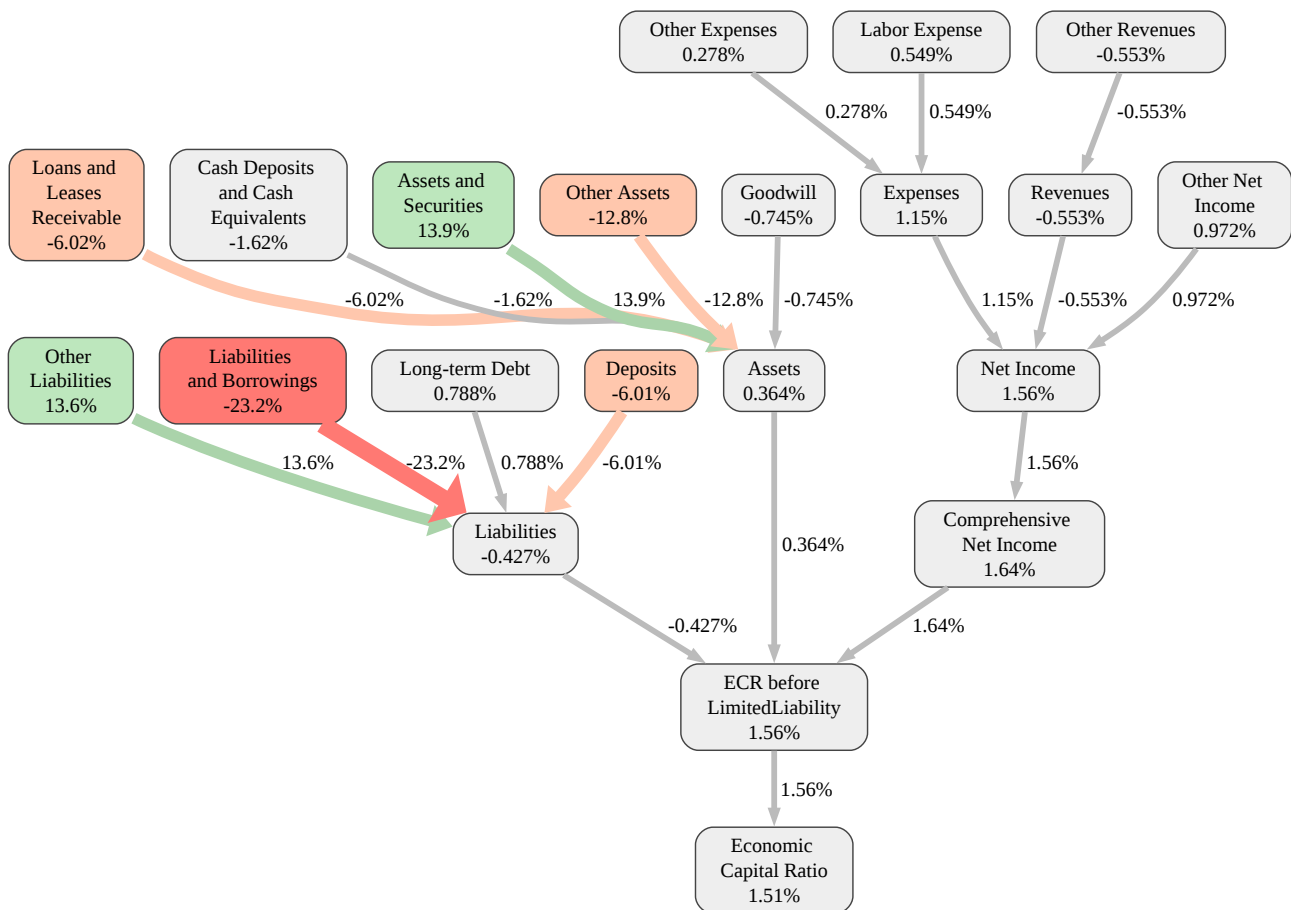




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STATE BANKS 2018

Commerce Bancshares INC MO
Rank 33 of 116



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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 14% 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 14%, being 1.5% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,337,156
Cash Deposits and Cash Equivalents	469,070
Deposits	20,425,446
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,189,405
Loans and Leases Receivable	13,845,540
Long-term Debt	0
Occupancy	0
Other Assets	707,618
Other Compr. Net Income	2,616
Other Expenses	110,506
Other Liabilities	-11,499,620
Other Net Income	430,406
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	335,110

Output Variable	Value in 1000 USD
Liabilities	22,115,231
Assets	24,833,415
Expenses	110,506
Revenues	0
Stockholders Equity	2,718,184
Net Income	319,900
Comprehensive Net Income	322,516
BaseVar	24,460,826
ECR before Limited Liability	14%
Economic Capital Ratio	14%