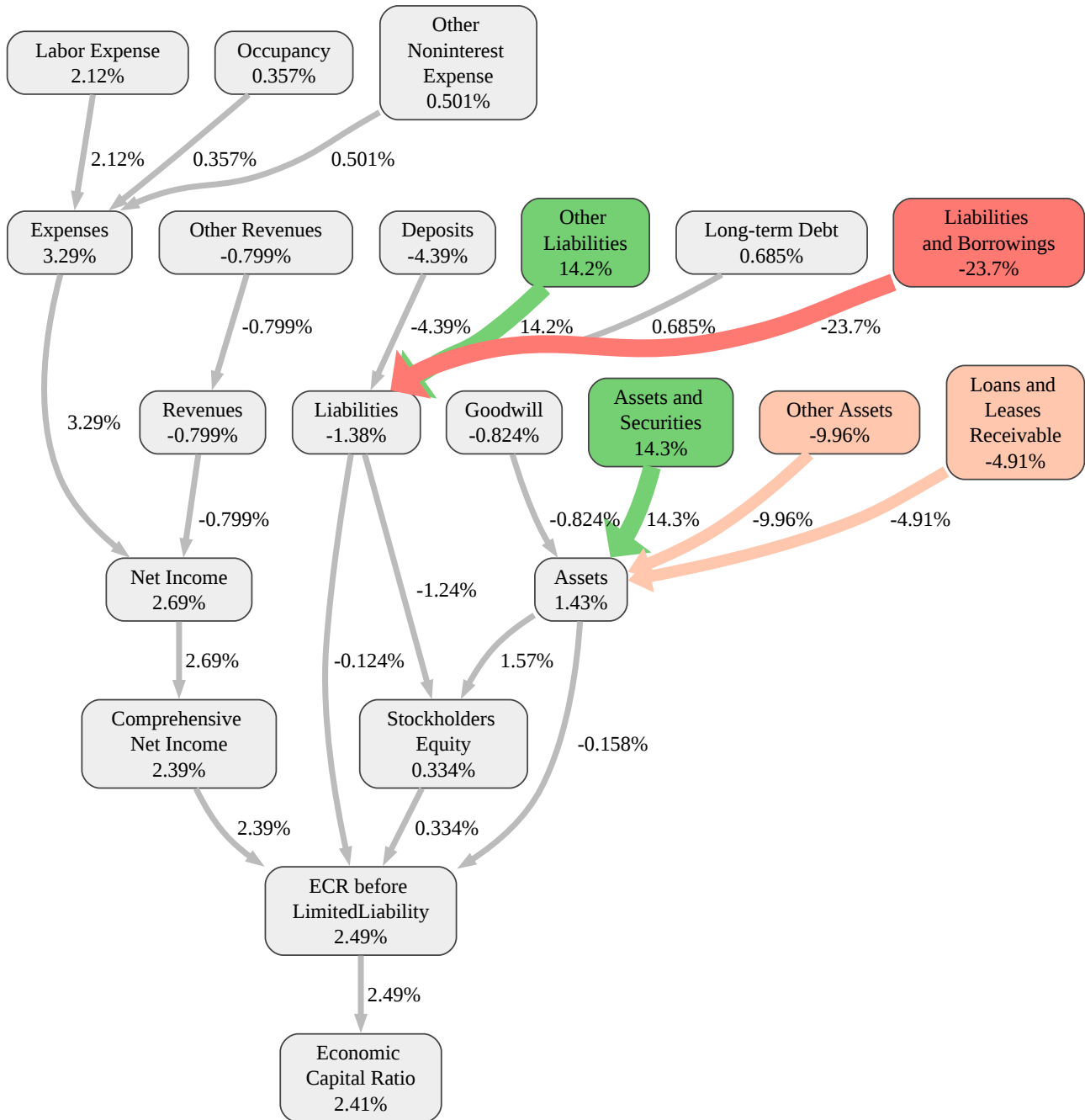






The relative strengths and weaknesses of Commerce Bancshares INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.4% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	9,084,180	Liabilities	22,526,693
Cash Deposits and Cash Equivalents	1,197,768	Assets	25,463,842
Deposits	20,323,659	Expenses	105,949
Fees	0	Revenues	0
Goodwill	138,921	Stockholders Equity	2,937,149
IT and Equipment Expense	0	Net Income	438,214
Labor Expense	0	Comprehensive Net Income	385,153
Liabilities and Borrowings	13,888,273	BaseVar	25,271,526
Loans and Leases Receivable	14,001,060	ECR before Limited Liability	15%
Long-term Debt	0	Economic Capital Ratio	15%
Occupancy	0		
Other Assets	708,794		
Other Compr. Net Income	-53,061		
Other Expenses	105,949		
Other Liabilities	-11,685,239		
Other Net Income	544,163		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	333,119		