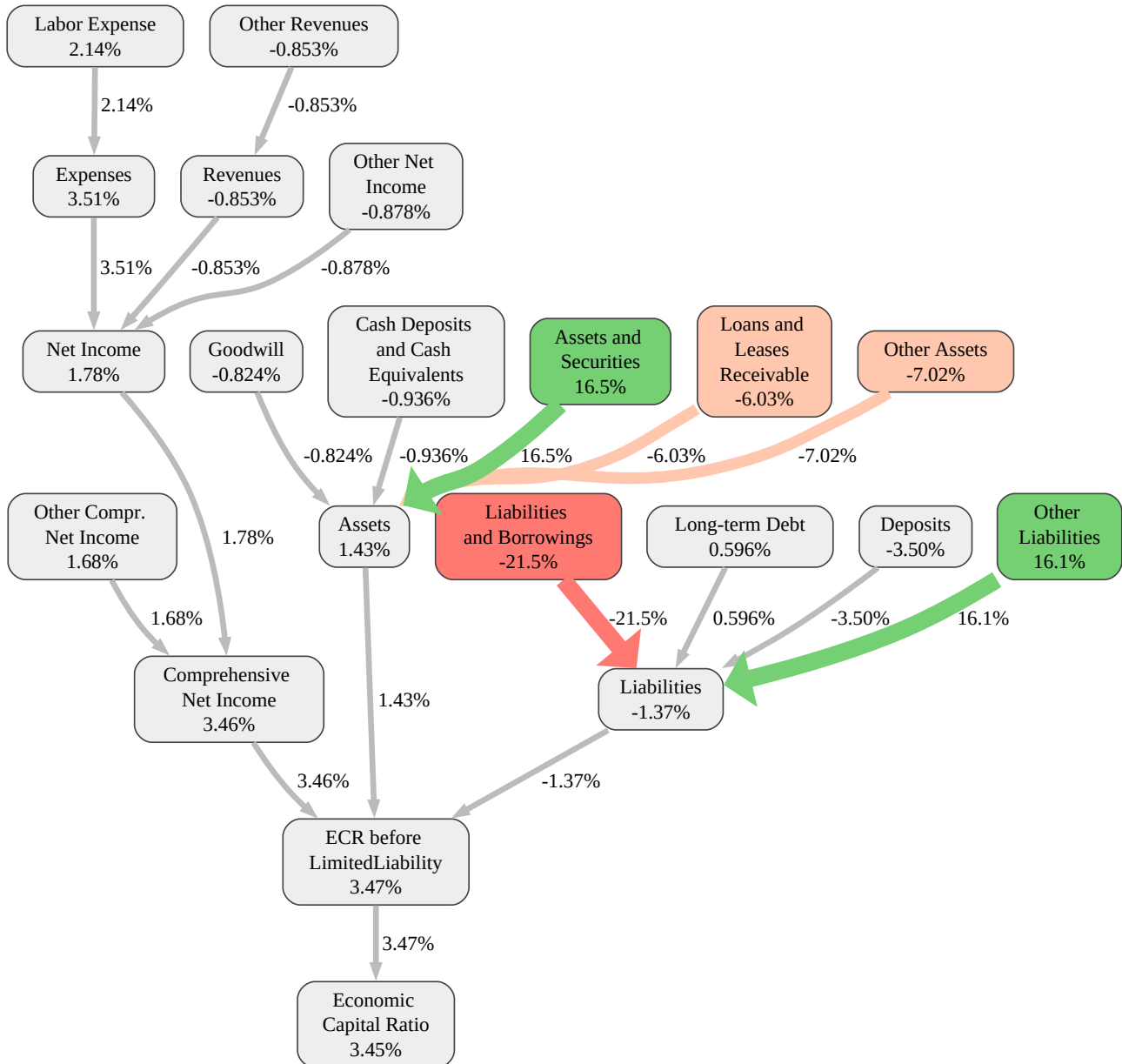






The relative strengths and weaknesses of Commerce Bancshares INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 3.4% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	9,218,288	Liabilities	22,927,317
Cash Deposits and Cash Equivalents	887,465	Assets	26,065,789
Deposits	20,520,415	Expenses	109,074
Fees	0	Revenues	0
Goodwill	138,921	Stockholders Equity	3,138,472
IT and Equipment Expense	0	Net Income	422,712
Labor Expense	0	Comprehensive Net Income	596,344
Liabilities and Borrowings	14,028,618	BaseVar	25,974,856
Loans and Leases Receivable	14,590,944	ECR before Limited Liability	19%
Long-term Debt	0	Economic Capital Ratio	19%
Occupancy	0		
Other Assets	859,534		
Other Compr. Net Income	173,632		
Other Expenses	109,074		
Other Liabilities	-11,621,716		
Other Net Income	531,786		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	370,637		