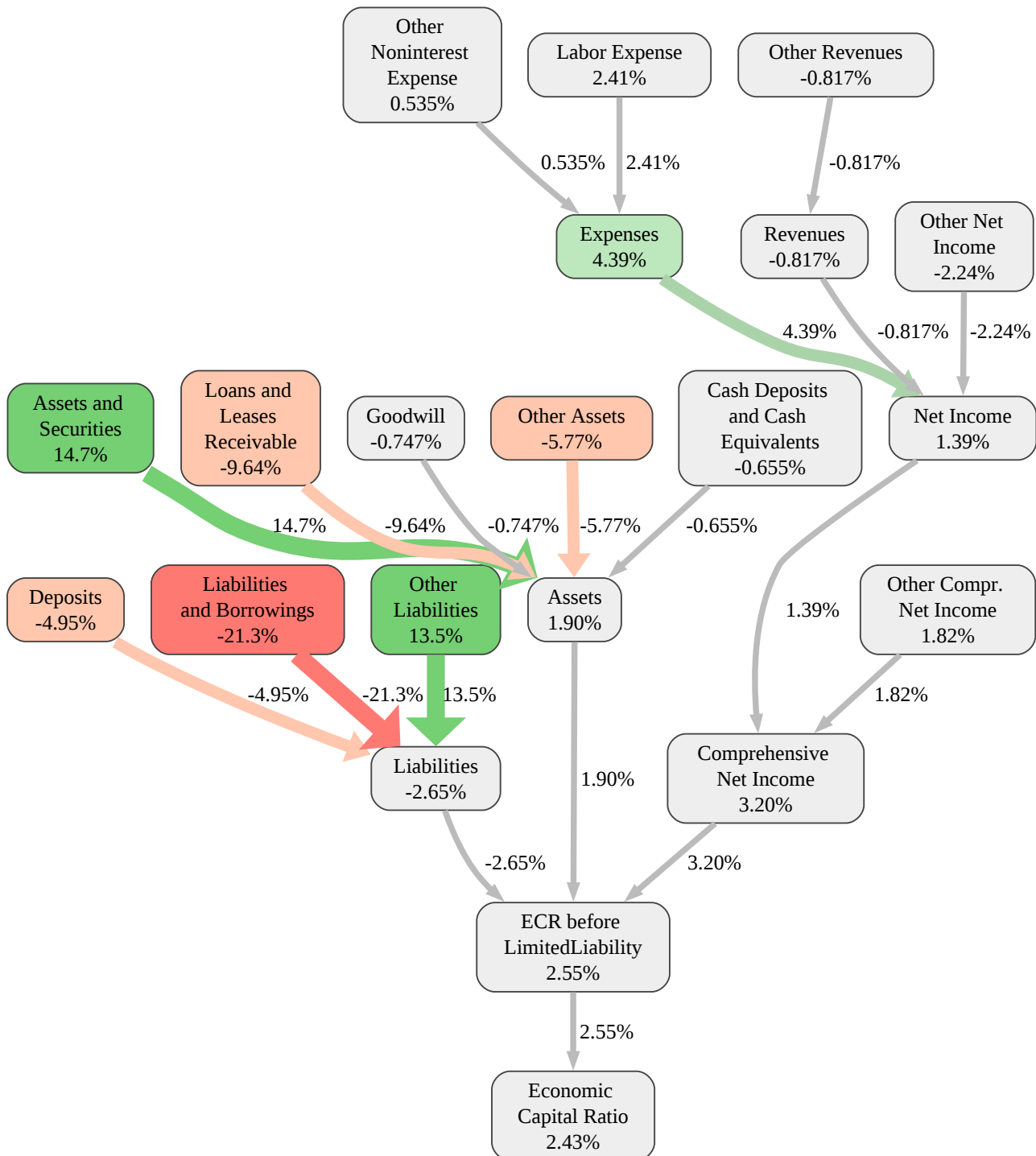




The relative strengths and weaknesses of Commerce Bancshares INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 15% 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 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	13,212,941	Liabilities	29,523,002
Cash Deposits and Cash Equivalents	2,184,926	Assets	32,922,974
Deposits	26,946,745	Expenses	87,293
Fees	0	Revenues	0
Goodwill	138,921	Stockholders Equity	3,399,972
IT and Equipment Expense	0	Net Income	353,885
Labor Expense	0	Comprehensive Net Income	574,990
Liabilities and Borrowings	17,180,713	BaseVar	32,583,468
Loans and Leases Receivable	16,153,896	ECR before Limited Liability	15%
Long-term Debt	0	Economic Capital Ratio	15%
Occupancy	0		
Other Assets	861,207		
Other Compr. Net Income	221,105		
Other Expenses	87,293		
Other Liabilities	-14,604,456		
Other Net Income	441,178		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	371,083		