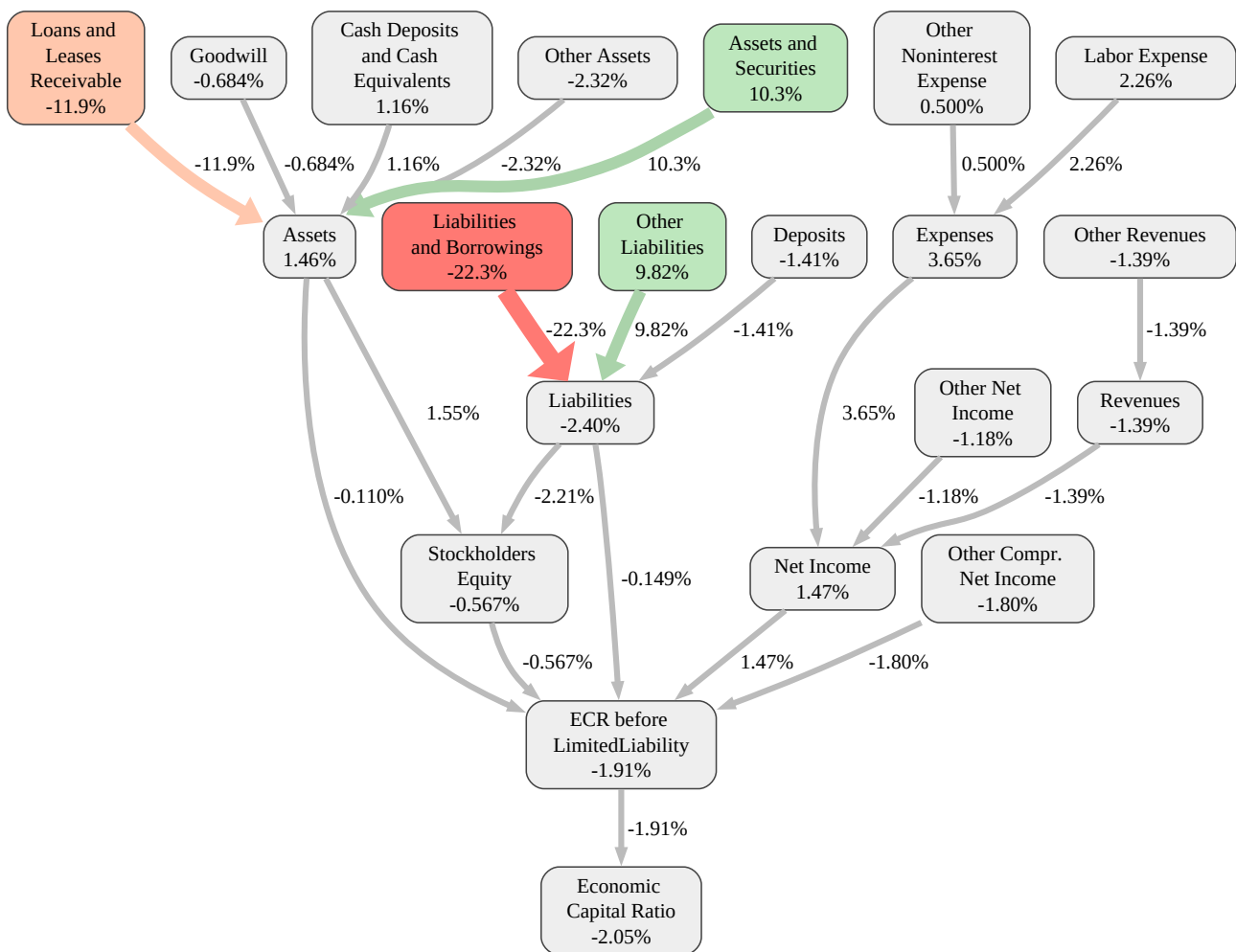




The relative strengths and weaknesses of Commerce Bancshares INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 10% points. The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.1% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	15,206,373
Cash Deposits and Cash Equivalents	4,276,756
Deposits	29,813,073
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	20,025,776
Loans and Leases Receivable	15,034,930
Long-term Debt	0
Occupancy	0
Other Assets	1,643,370
Other Compr. Net Income	-264,122
Other Expenses	145,711
Other Liabilities	-16,598,085
Other Net Income	686,301
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	388,738

Output Variable	Value in 1000 USD
Liabilities	33,240,764
Assets	36,689,088
Expenses	145,711
Revenues	0
Stockholders Equity	3,448,324
Net Income	540,590
Comprehensive Net Income	276,468
BaseVar	36,954,409
ECR before Limited Liability	10%
Economic Capital Ratio	11%