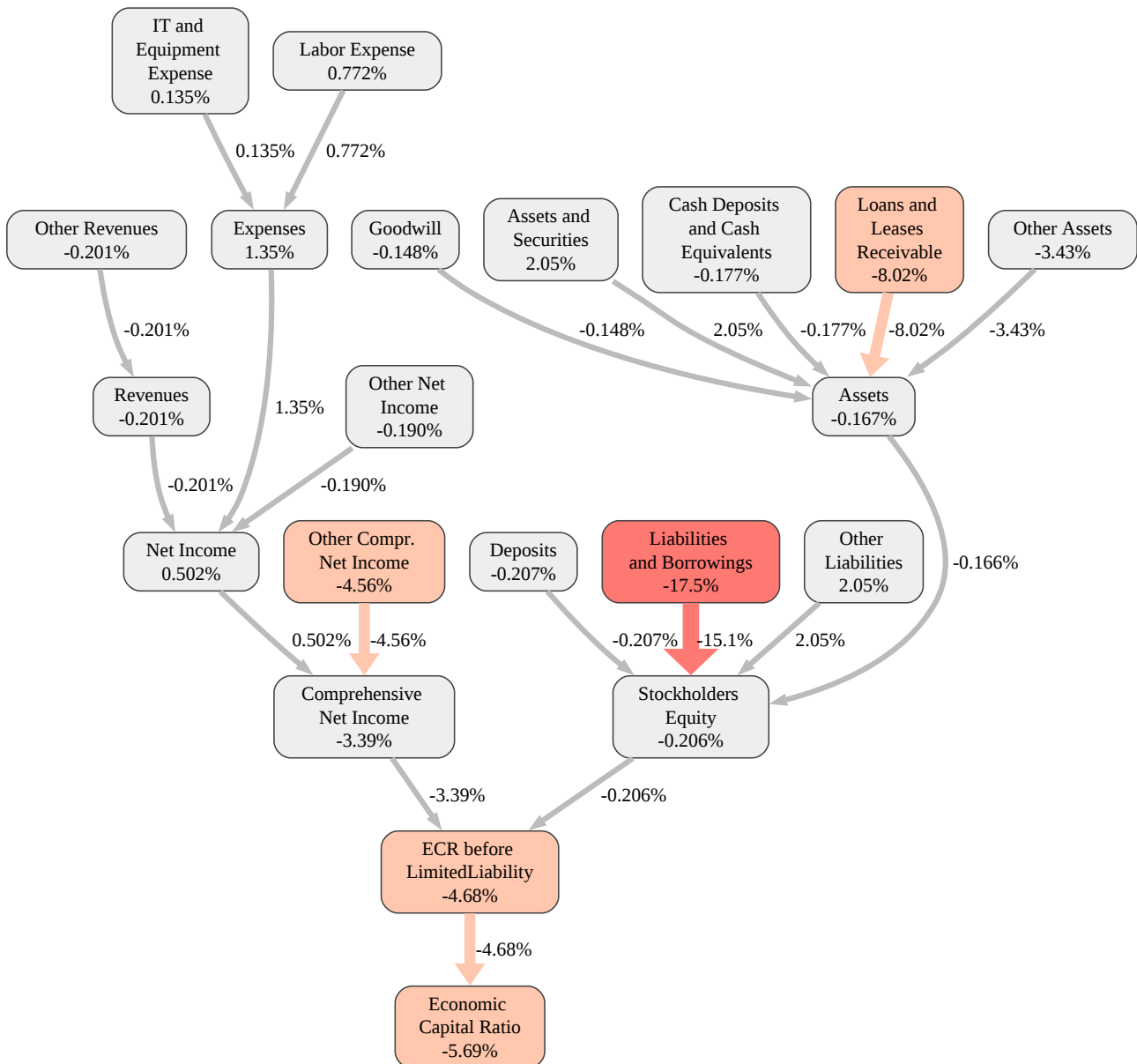




The relative strengths and weaknesses of Commerce Bancshares INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 2.0% points. The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.0%, being 5.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	13,428,767	Liabilities	29,394,354
Cash Deposits and Cash Equivalents	841,636	Assets	31,875,931
Deposits	26,187,440	Expenses	132,358
Fees	0	Revenues	0
Goodwill	138,921	Stockholders Equity	2,481,577
IT and Equipment Expense	0	Net Income	500,020
Labor Expense	0	Comprehensive Net Income	-675,545
Liabilities and Borrowings	18,333,895	BaseVar	34,156,789
Loans and Leases Receivable	16,157,959	ECR before Limited Liability	-1.8%
Long-term Debt	0	Economic Capital Ratio	2.0%
Occupancy	0		
Other Assets	889,739		
Other Compr. Net Income	-1,175,565		
Other Expenses	132,358		
Other Liabilities	-15,126,981		
Other Net Income	632,378		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	418,909		