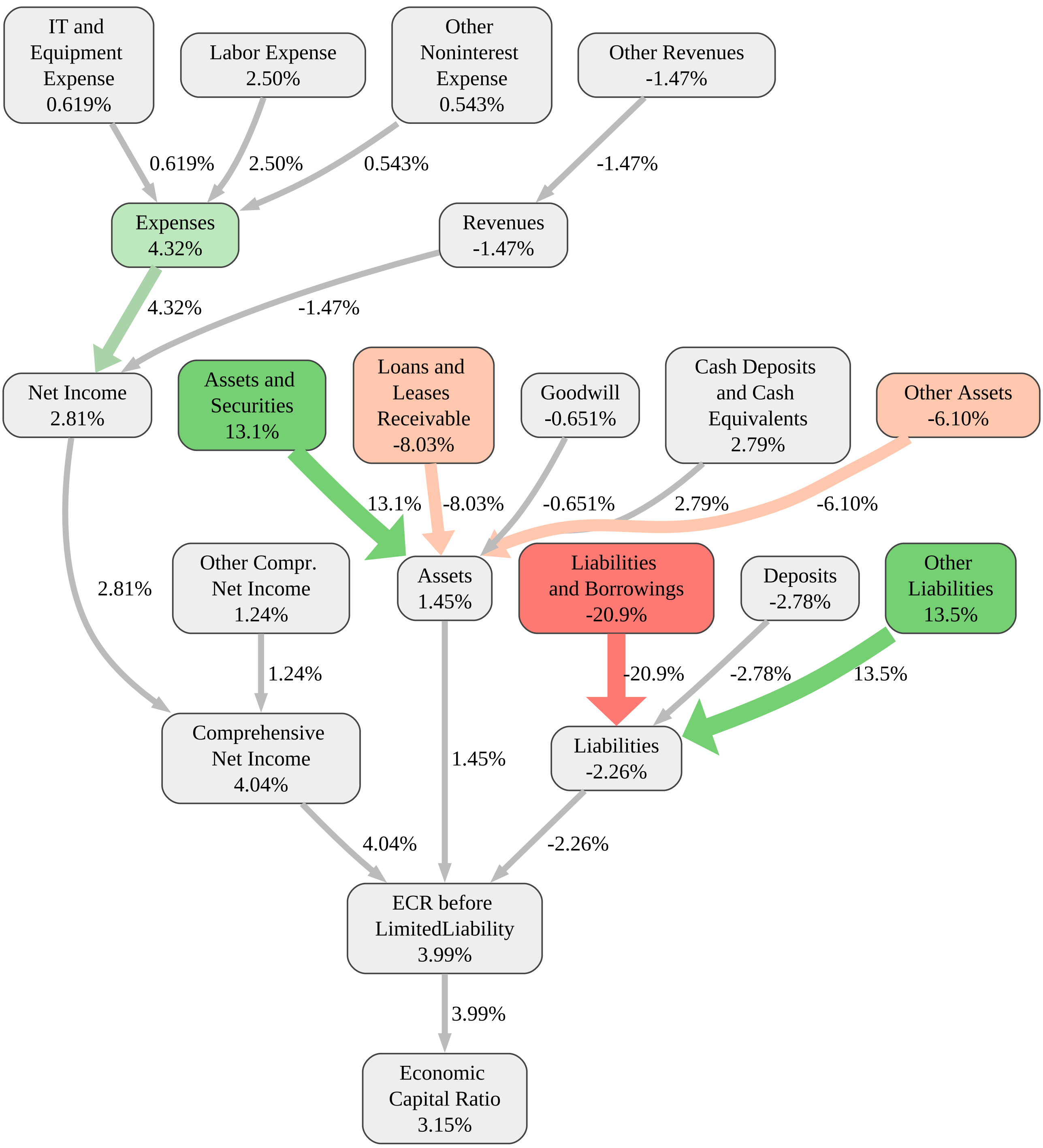
STATE BANKS 2024

Commerce Bancshares INC MO
Rank 13 of 134



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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 Other Liabilities, increasing the Economic Capital Ratio by 13% 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 16%, being 3.1% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,886,841
Cash Deposits and Cash Equivalents	2,682,157
Deposits	25,363,898
Fees	0
Goodwill	146,539
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,885,206
Loans and Leases Receivable	17,047,261
Long-term Debt	0
Occupancy	0
Other Assets	469,204
Other Compr. Net Income	187,335
Other Expenses	134,549
Other Liabilities	-14,512,273
Other Net Income	619,726
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	469,059

Output Variable	Value in 1000 USD
Liabilities	28,736,831
Assets	31,701,061
Expenses	134,549
Revenues	0
Stockholders Equity	2,964,230
Net Income	485,177
Comprehensive Net Income	672,512
BaseVar	31,927,968
ECR before LimitedLiability	16%
Economic Capital Ratio	16%