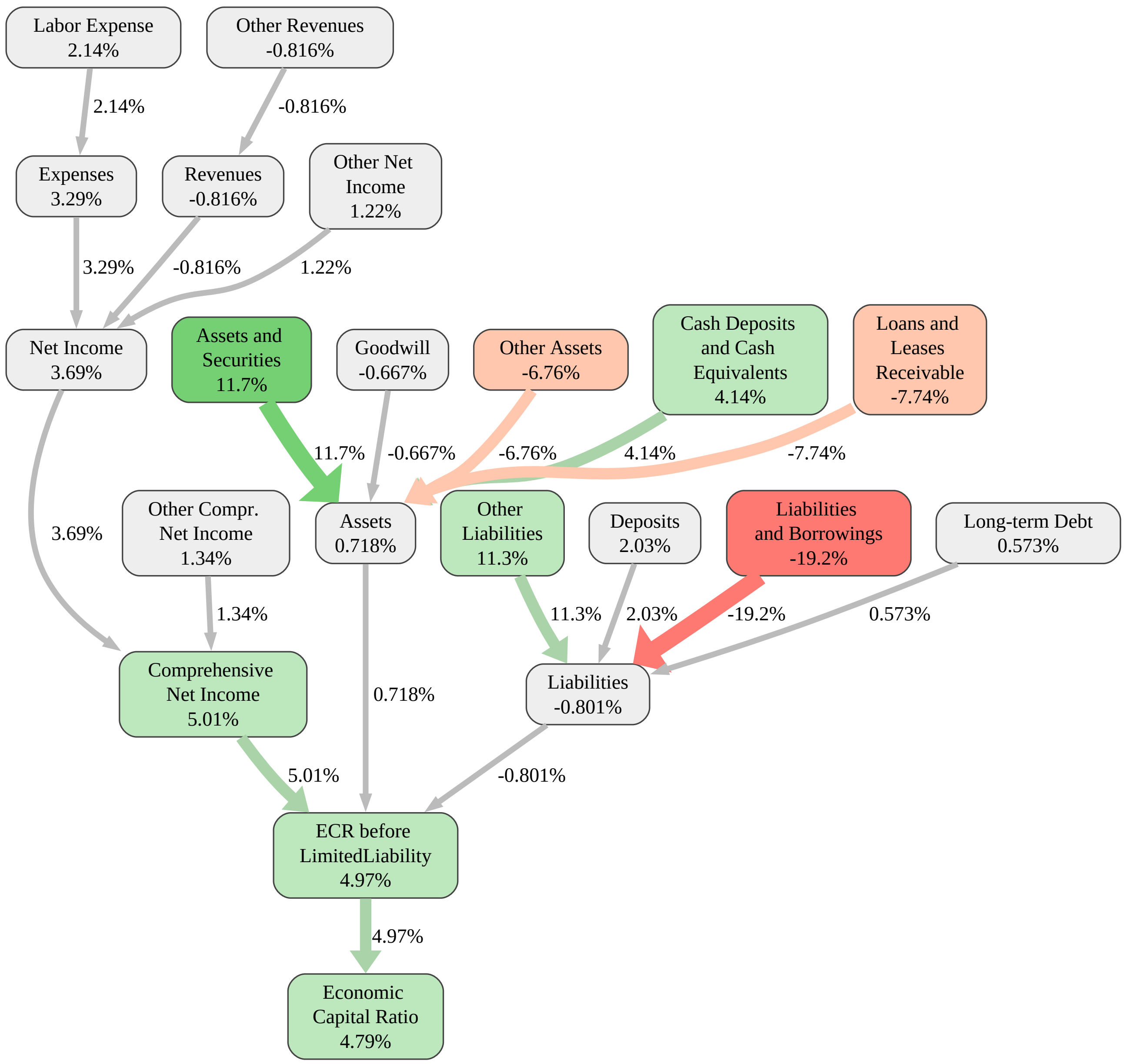
STATE BANKS 2025

Commerce Bancshares INC MO
Rank 9 of 96



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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 Assets and Securities, increasing the Economic Capital Ratio by 12% points.The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 4.8% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,299,668
Cash Deposits and Cash Equivalents	3,372,910
Deposits	25,293,644
Fees	0
Goodwill	146,539
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,125,079
Loans and Leases Receivable	17,060,603
Long-term Debt	0
Occupancy	0
Other Assets	641,632
Other Compr. Net Income	124,431
Other Expenses	145,089
Other Liabilities	-14,754,571
Other Net Income	679,490
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	475,275

Output Variable	Value in 1000 USD
Liabilities	28,664,152
Assets	31,996,627
Expenses	145,089
Revenues	0
Stockholders Equity	3,332,475
Net Income	534,401
Comprehensive Net Income	658,832
BaseVar	32,052,843
ECR before LimitedLiability	16%
Economic Capital Ratio	16%