

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

July 15, 2026

To the CEO
Commerce Bancshares INC
MO
P O BOX 419248
KANSAS CITY, MO 64141-6248
USA

Commerce Bancshares INC MO TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that Commerce Bancshares INC MO has been TOP Rated at rank 4 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

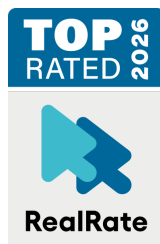
Sincerely,

Dr. Holger Bartel, CEO

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for Commerce Bancshares INC MO. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Commerce Bancshares INC MO (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	2026 US State Banks RealRate rating seal for Commerce Bancshares INC MO
Amount	USD 9,900
Order no.	2026-0000022356

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

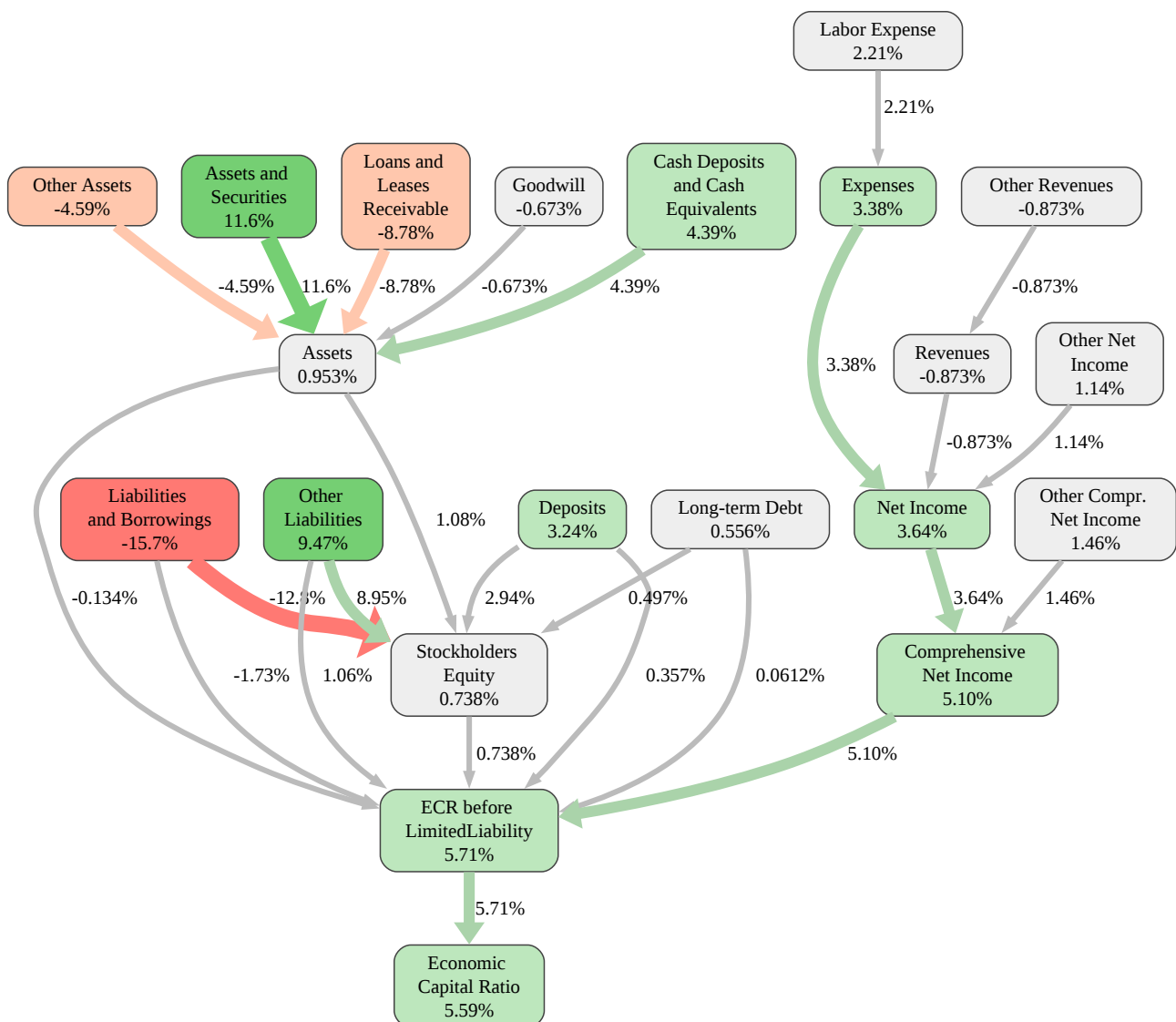
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

The electronic RealRate rating seal and the invoice will be sent to
Delivery email

Commerce Bancshares INC MO

Date, location, name



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 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 5.6% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	10,275,783	Liabilities	29,100,317
Cash Deposits and Cash Equivalents	3,547,632	Assets	32,915,089
Deposits	25,639,576	Expenses	161,136
Fees	0	Revenues	0
Goodwill	146,539	Stockholders Equity	3,814,772
IT and Equipment Expense	0	Net Income	570,699
Labor Expense	0	Comprehensive Net Income	817,472
Liabilities and Borrowings	18,508,147	BaseVar	33,076,338
Loans and Leases Receivable	17,596,124	ECR before Limited Liability	19%
Long-term Debt	0	Economic Capital Ratio	19%
Occupancy	0		
Other Assets	863,311		
Other Compr. Net Income	246,773		
Other Expenses	161,136		
Other Liabilities	-15,047,406		
Other Net Income	731,835		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	485,700		