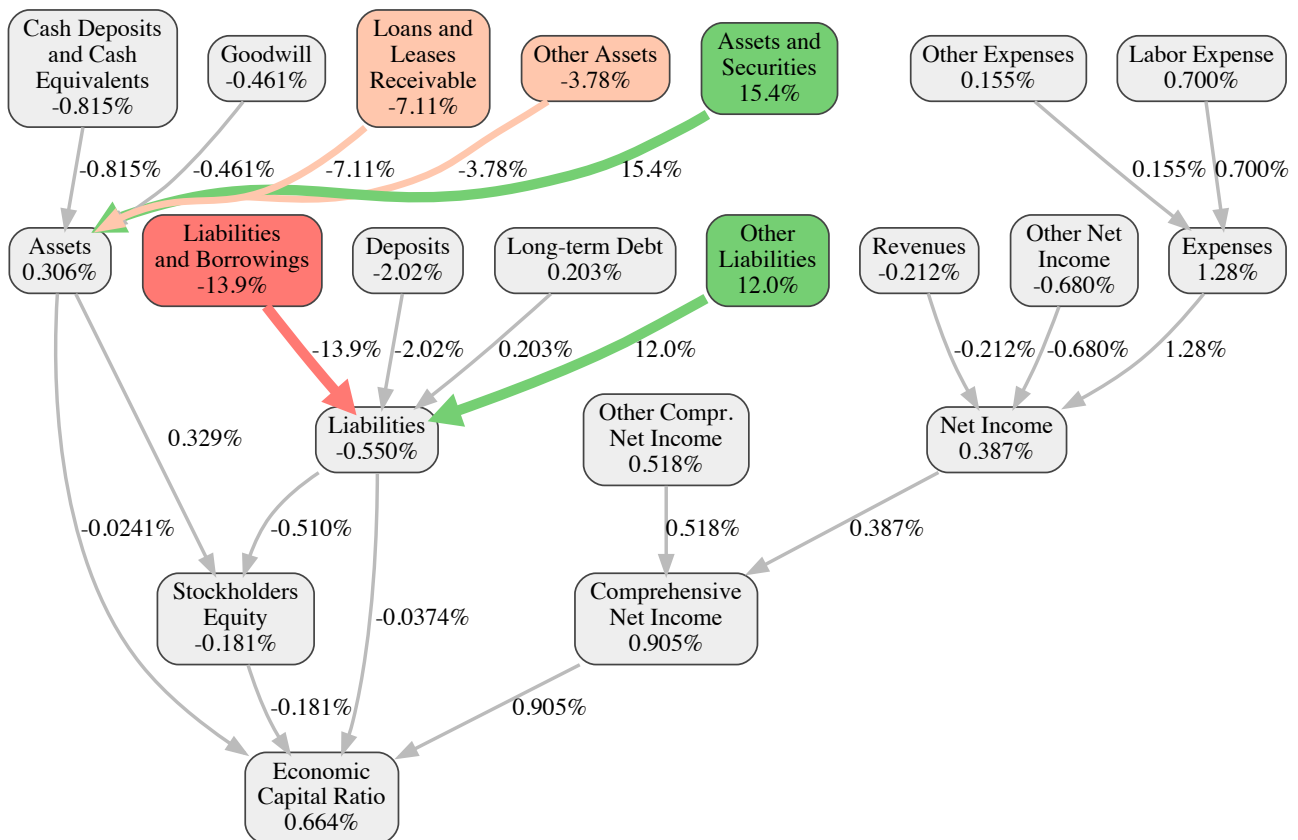




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The relative strengths and weaknesses of COMMERCE BANCSHARES INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 15% points. The greatest weakness of COMMERCE BANCSHARES INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.66% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	13,212,941
Cash Deposits and Cash Equivalents	2,184,926
Deposits	26,946,745
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,180,713
Loans and Leases Receivable	16,153,896
Long-term Debt	0
Occupancy	0
Other Assets	861,207
Other Compr. Net Income	221,105
Other Expenses	87,293
Other Liabilities	-14,604,456
Other Net Income	441,178
Other Noninterest Expense	0
Property, Plant and Equipment	371,083
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	29,523,002
Assets	32,922,974
Expenses	87,293
Stockholders Equity	3,399,972
Net Income	353,885
Comprehensive Net Income	574,990
Economic Capital Ratio	7.3%



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