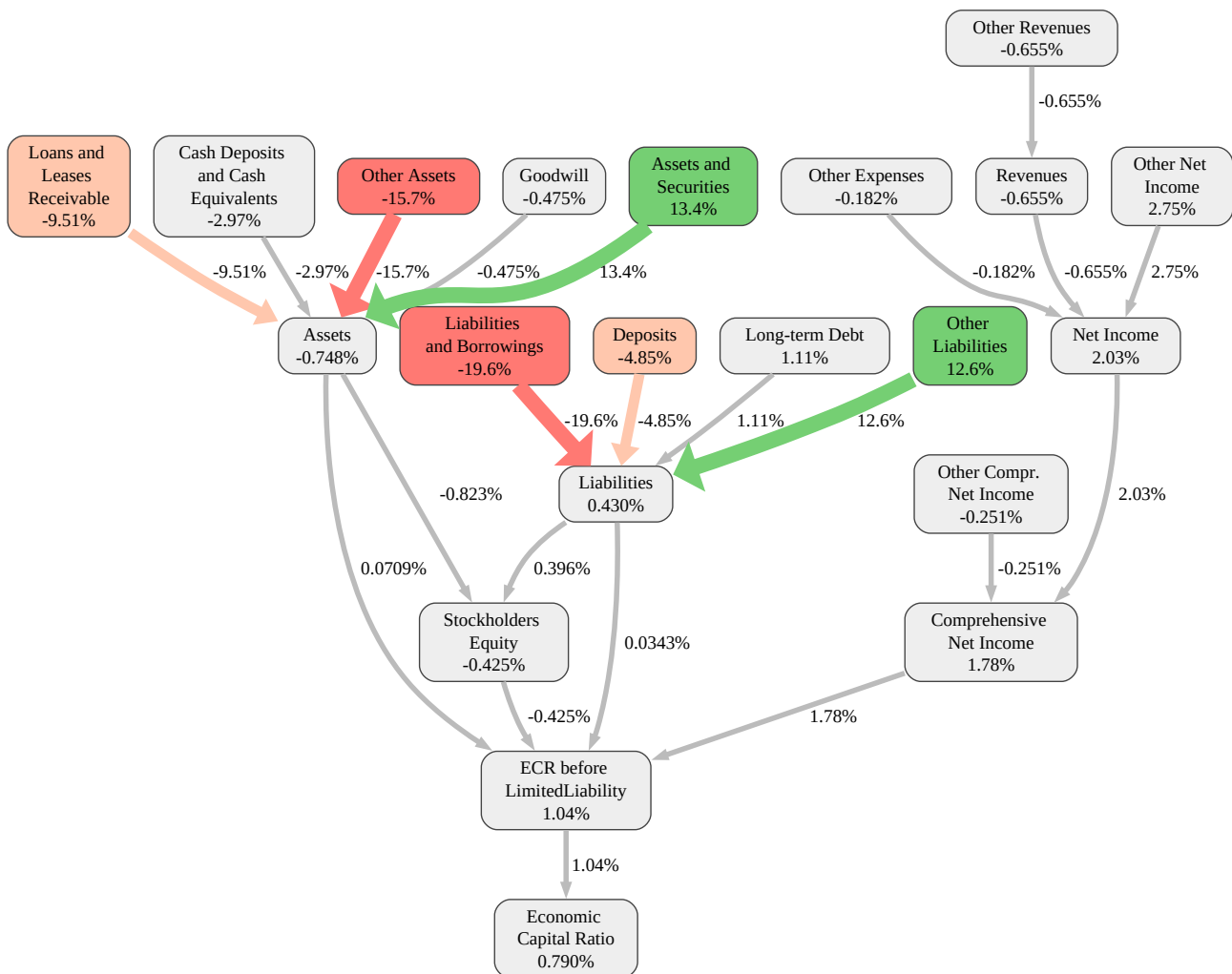




RealRate

STATE BANKS 2012

Commerce Bancshares INC MO
Rank 25 of 78



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 13% points. The greatest weakness of Commerce Bancshares INC MO is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.79% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	9,764,349	Liabilities	18,479,006
Cash Deposits and Cash Equivalents	465,828	Assets	20,649,367
Deposits	16,799,883	Expenses	121,412
Fees	0	Revenues	0
Goodwill	125,585	Stockholders Equity	2,170,361
IT and Equipment Expense	0	Net Income	259,623
Labor Expense	0	Comprehensive Net Income	259,623
Liabilities and Borrowings	10,501,247	BaseVar	20,476,128
Loans and Leases Receivable	8,992,946	ECR before Limited Liability	13%
Long-term Debt	0	Economic Capital Ratio	13%
Occupancy	0		
Other Assets	940,513		
Other Compr. Net Income	0		
Other Expenses	121,412		
Other Liabilities	-8,822,124		
Other Net Income	381,035		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	360,146		