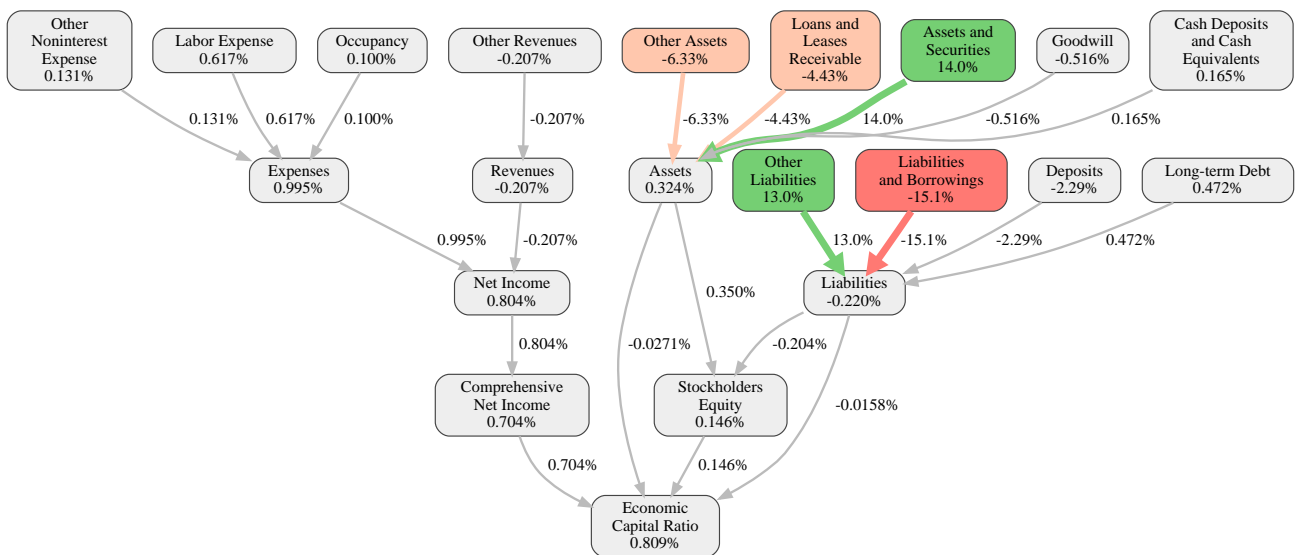




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The relative strengths and weaknesses of COMMERCE BANCSHARES INC MO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 0.81% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	9,084,180
Cash Deposits and Cash Equivalents	1,197,768
Deposits	20,323,659
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,888,273
Loans and Leases Receivable	14,001,060
Long-term Debt	0
Occupancy	0
Other Assets	708,794
Other Compr. Net Income	-53,061
Other Expenses	105,949
Other Liabilities	-11,685,239
Other Net Income	544,163
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	333,119

Output Variable	Value in 1000 USD
Liabilities	22,526,693
Assets	25,463,842
Expenses	105,949
Revenues	0
Stockholders Equity	2,937,149
Net Income	438,214
Comprehensive Net Income	385,153
Economic Capital Ratio	7.7%