





RealRate

# STATE BANKS 2023

## COMMERCE BANCSHARES INC MO Rank 143 of 165



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 1.8%, being 2.7% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	13,428,767
Cash Deposits and Cash Equivalents	841,636
Deposits	26,187,440
Fees	0
Goodwill	138,921
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,333,895
Loans and Leases Receivable	16,157,959
Long-term Debt	0
Occupancy	0
Other Assets	889,739
Other Compr. Net Income	-1,175,565
Other Expenses	132,358
Other Liabilities	-15,126,981
Other Net Income	632,378
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	418,909

Output Variable	Value in 1000 USD
Liabilities	29,394,354
Assets	31,875,931
Expenses	132,358
Revenues	0
Stockholders Equity	2,481,577
Net Income	500,020
Comprehensive Net Income	-675,545
Economic Capital Ratio	1.8%