



150 YEARS OF BUILDING COMMERCE

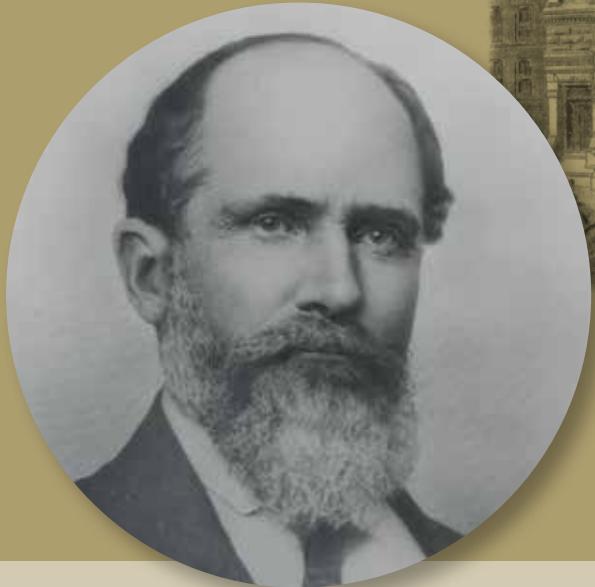
Commerce Bank's history stretches back to the time when the American heartland was being opened for settlement and development, following the introduction of railroads and the end of the Civil War. Our story over the past 15 decades is how the people who have worked for this enterprise have served their customers, shown leadership in their communities and helped this region grow and prosper.

We have come a long way together. In 1865, Francis Long started the predecessor to our bank in Kansas City, Missouri, with \$10,000 in capital. Commerce today remains an independent company and, built on traditions of financial strength, community orientation and innovation, is often named among the industry's best.

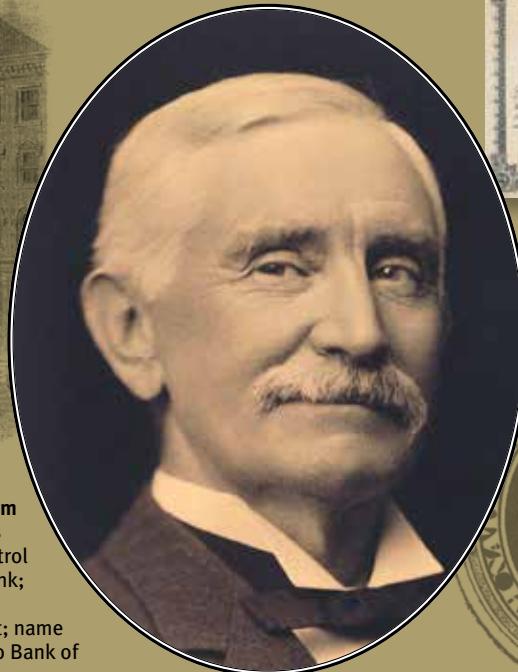
As we mark the 150th anniversary of the bank, we have selected some of the important milestones we have passed along the way to reflect on both the work and the sustained values that have built the Commerce Bank of today.

We hope you will enjoy the brief summary of our history in the timeline which follows, and encourage you to read the fuller history available online as a downloadable PDF at www.CommerceBank.com/Commerce150

150 YEARS OF
BUILDING COMMERCE



1865
Kansas City
Savings
Association
is organized
with \$10,000
in capital.
Francis Long
is president.



1881
Dr. William S. Woods
buys control
of the bank;
becomes
president; name
change to Bank of
Commerce.



1870

1880

1890

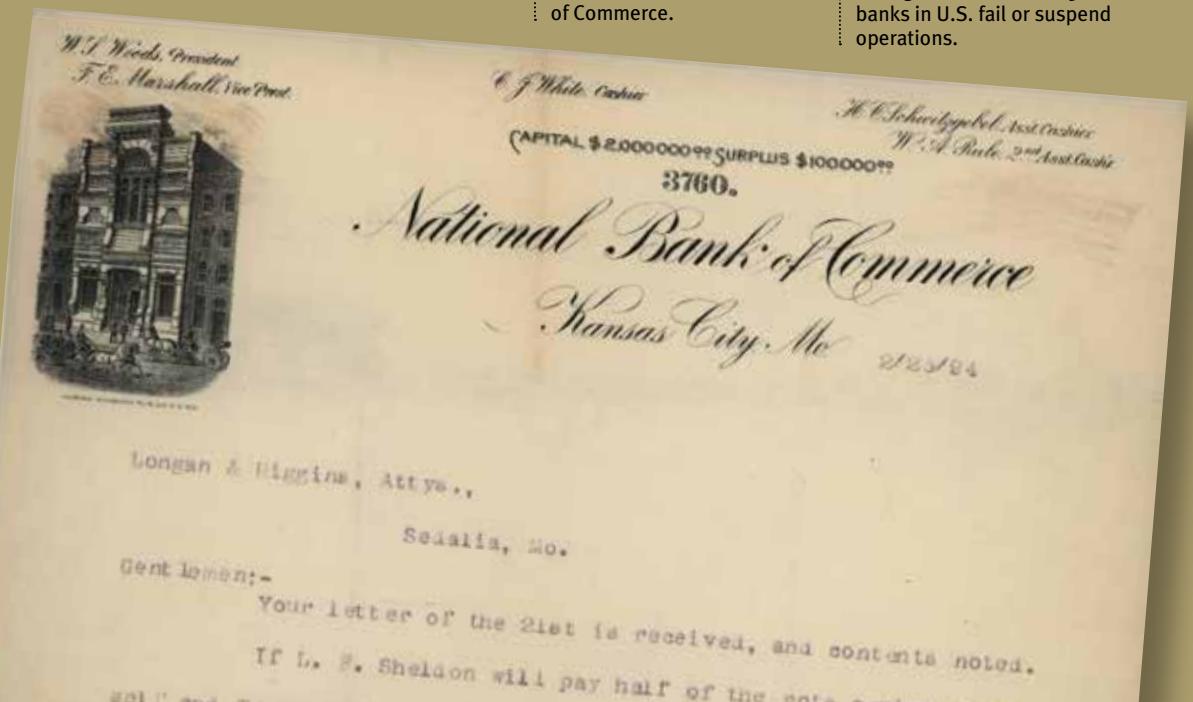


1873
Kansas City Savings Association
takes offices above the Magnolia Saloon at
4th and Delaware.

1885
Bank of Commerce moves its
location to 6th and Delaware.

1887
Bank of Commerce is
granted national charter;
becomes National Bank
of Commerce.

1893
National bank panic. Bank of
Commerce remains open and
strong while more than 500
banks in U.S. fail or suspend
operations.



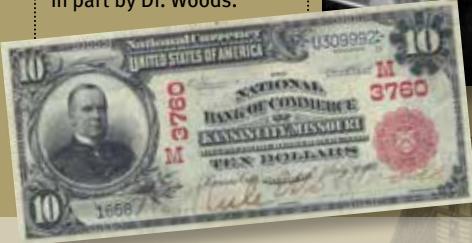
ORIENT

The Kansas City, Mexico & Orient Railroad
AND PRINCIPAL CONNECTIONS.

Lines in Operation
under Construction
Proposed

1900

National Bank of Commerce is the 12th largest bank in the U.S., with more than \$36 million in deposits. Arthur Stilwell organizes the Kansas City, Mexico & Orient Railroad, financed in part by Dr. Woods.



1900

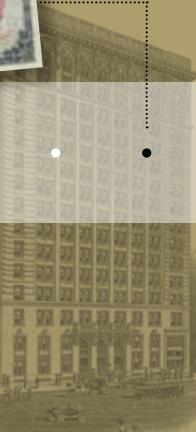
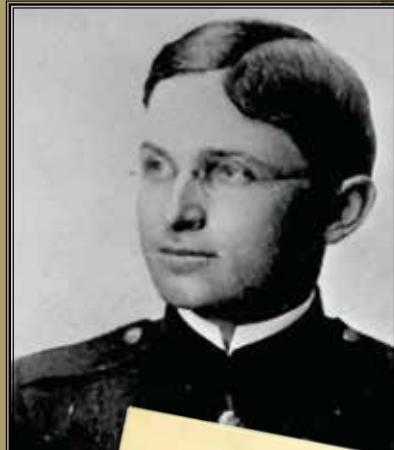
1906

Commerce Trust Company is organized. Woods appoints William Thornton "W.T." Kemper vice president; work starts on 15-story building at the corner of 10th and Walnut in Kansas City, one of the tallest buildings west of the Mississippi.



1908

Dr. Woods regains control of the bank, recapitalizes and expunges the Ridgelys.



1903

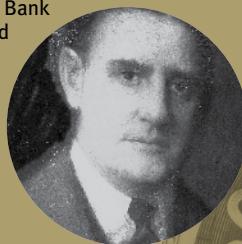
Future President Harry Truman starts work as clerk at Commerce. Housemate is another Commerce employee, Arthur Eisenhower, brother of future President Dwight D. Eisenhower.

National Bank of Commerce

1910

1907

Monetary panic sparked by the failure of the Knickerbocker Trust Company of New York. National Bank of Commerce is placed into receivership by William Ridgely, Comptroller of the Currency, who resigns his post and is appointed receiver of Commerce along with his brother.



1912

National Bank of Commerce merges with Southwest National Bank: takes name of Southwest National Bank until 1919.



1915

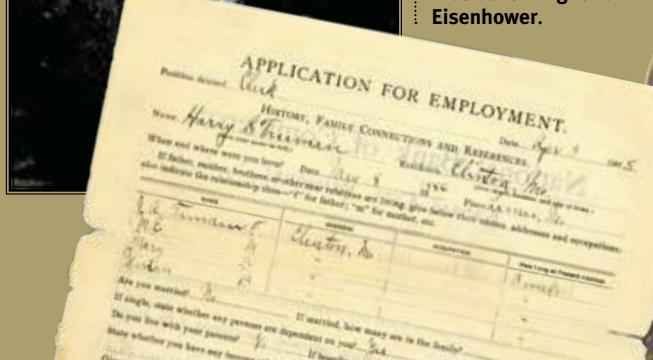
Commerce hosts first meeting of Federal Reserve Bank of Kansas City.

1916

Commerce Trust combines with Southwest National Bank; operates separately until 1921.

1919

"Southwest" is dropped from the company name.



NATIONAL BANK OF COMMERCE

ESTABLISHED 1865

CAPITAL
\$2,000,000.

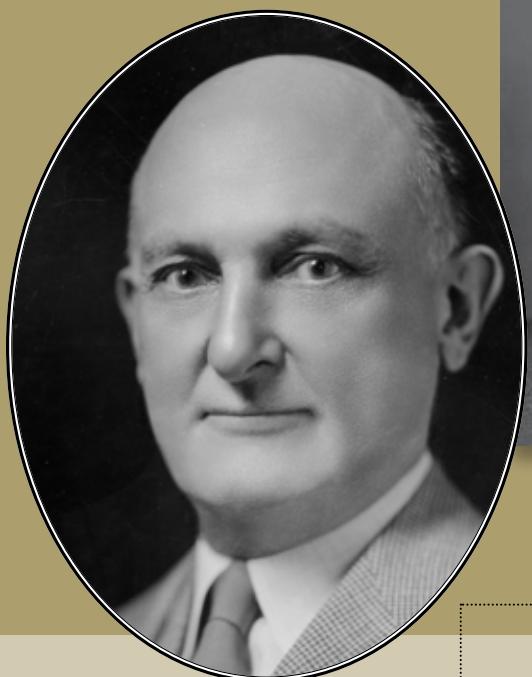
SURPLUS
\$500,000.

KANSAS CITY, MO.

DR. W. WOOD, Vice President
J. ALVIN MCNAUL, Vice President
WILLIAM R. RIDGELY, Vice President
W. H. COOPER, Vice President
W. E. HARRIS, Vice President

JAMES M. BRADLEY, Chairman
DR. W. WOOD, Auditor
DR. G. W. COOPER, Auditor
W. E. HARRIS, Auditor

150 YEARS OF BUILDING COMMERCE



1938
W.T. Kemper
dies; **James**
Kemper, Sr.
becomes
chairman of
the board.

OBITUARIES

**WILLIAM KEMPER,
FINANCIER, 71, DIES**

Kansas City Banker and Rail Executive Headed State's Social Security Board

DIRECTOR IN MANY FIRMS

Former Democratic National Committeewoman—Rearranger of Missouri Parke

Appointed to First New York Trust Co., Nov. 18—William T. Kemper, Director and chairman of Missouri's most prominent banking firm, died this morning at the University of Kansas Hospital in the 100th hour of his illness. He was 71 years old.

He had passed his 50th anniversary as a banker, having been elected chairman of the Commerce Trust Co. in 1908. He was one of the first to take a leading part in the formation of the Missouri State Bankers Association and the Pacific Railroad. Long active in community service, he was a member of the Missouri Industrial Chamber from 1916 to 1933.

Mr. Kemper is survived by his widow and three sons, William, James and William T., younger.

WILLIAM T. KEMPER

1920

1921
W.T. Kemper becomes chairman of newly consolidated Commerce Trust; Women's Department is established and overseen by **Mrs. Ralph Beebe**.

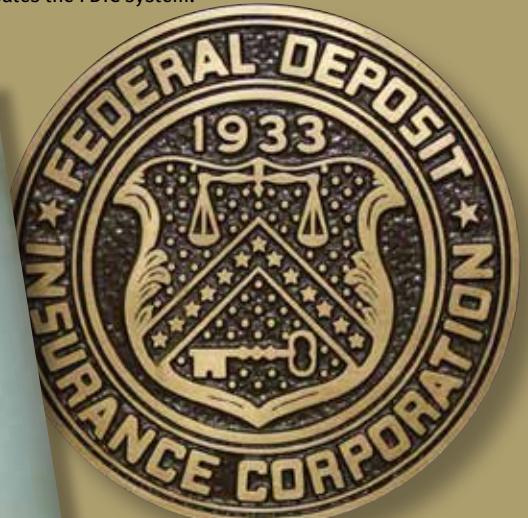
1922
W.T. Kemper sells his interest in Commerce to **Theodore Gary** for more than \$200 per share. **James Kemper, Sr.** begins working at Commerce.



1930

1932
W.T. Kemper reacquires Commerce Bank for \$86 per share.

1933
Commerce Bank survives run during Great Depression. **W.T. Kemper** hands out apples to cheer up people waiting in line to withdraw their deposits. Banking Act of 1933 creates the FDIC system.



FINANCE



Truman May Group All U.S. Loan Agencies

1944
James Kemper, Sr. joins with other community leaders to found Midwest Research Institute, helping Kansas City develop new industries.



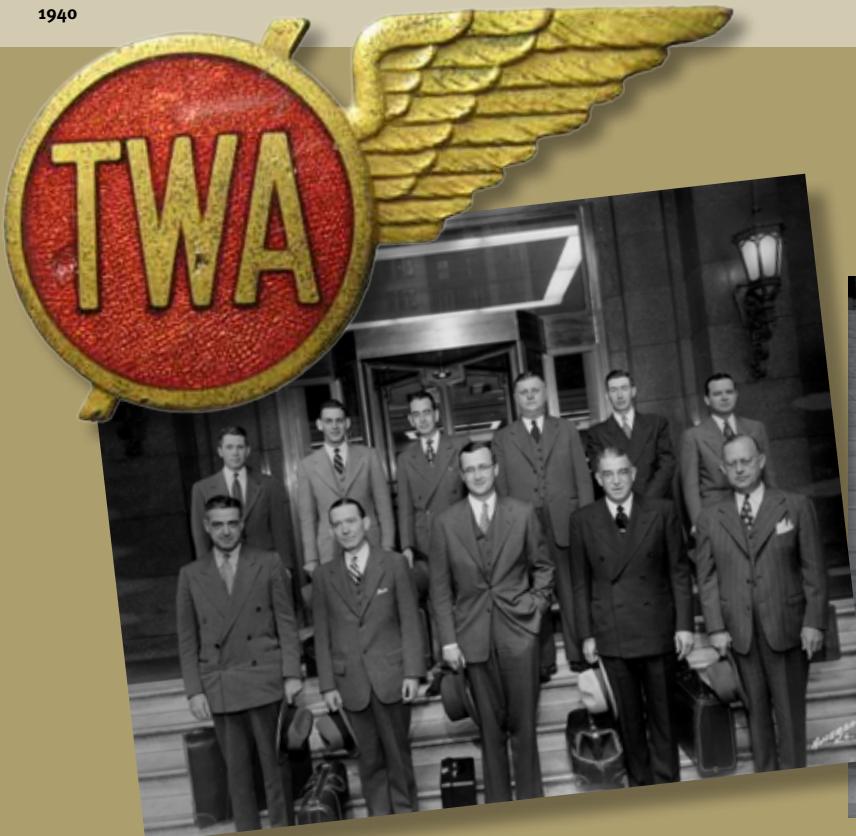
1946
James Kemper, Jr. begins work at the First National Bank of Independence, controlled by the Kemper family. Later that year he moves to Commerce Trust Company.



1953
Commerce installs landmark clock at corner of 10th and Walnut. With a weight of approximately two tons, many terrified pedestrians refuse to walk under it.



1940



1950

Commerce leads financing for TWA overhaul base. (By 1972, TWA is Kansas City's largest employer.) James Kemper, Jr. becomes president of the bank. James Kemper, Sr., and Arthur Eisenhower dedicate first "electric stairs" in Kansas City, installed in Commerce Trust Building.

1955
Capital for Business is formed to make investments in small to midsize manufacturing and distribution companies.



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Commerce Trust Company



1960



1965

Commerce Tower opens at 911 Main in Kansas City. Top of the Tower Restaurant occupies the 30th floor.

Commerce purchases Midwestern license for BankAmericard – predecessor of VISA bank card.

1966

Commerce organizes bank holding company, Commerce Bancshares. The next year, it starts acquiring banks in Missouri.



1971

Commerce Trust Company changes name to Commerce Bank, NA. Commerce Bancshares begins publicly trading on NASDAQ. Assets pass \$1 billion.



1979

Installation of the first Commerce Bank ATM, located in Springfield, Missouri.

COMMERCE
TRUST
COMPANY

1970



Above, President Harry S Truman autographs steel girders at the Topping Out Ceremony for the new Commerce Tower. Left, James Kemper, Jr. at the Commerce Tower dedication ceremony.



1978

Commerce acquires first affiliate bank in St. Louis — Manchester Financial.

David Kemper joins Commerce in Commercial Lending.

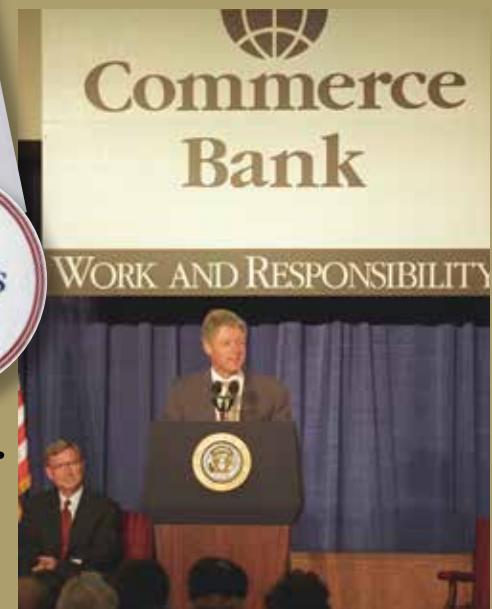


1982
David Kemper becomes president and chief operating officer. Jonathan Kemper joins bank.

1984
Commerce Bank of Omaha is established for credit card business. Later that year, Commerce introduces "Special Connections" — first card having both credit and ATM functions.

1990
Commerce sells its interest in Commerce Tower.

1991
President George H. W. Bush gives Commerce "E Star" Award for exports.



1980

1983
Commerce acquires County Tower Corp. in St. Louis.

1985
Commerce acquires First National Bank of St. Joseph from the FDIC.

1986
Construction completed on the Commerce Bank building at 1000 Walnut Street in Kansas City.

1992
Commerce acquires First Peoria Corporation which was originally founded in 1863.



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2003
David Kemper rings bell at NASDAQ.
Commerce Bancshares was among the first companies listed on NASDAQ.



2011
David Kemper testifies before House subcommittee on effects of Interchange legislation.



2013
John Woods Kemper named president and chief operating officer.
Commerce acquires Summit Bank in Tulsa and Oklahoma City.

2000

2001
The Commerce Trust Building added to the National Register of Historic Places: renovation completed.



Here today.
Here tomorrow.

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Commerce Bank

2007
Commerce acquires banks in Tulsa, Oklahoma and Aurora, Colorado.



2010

2009
Following the 2008 banking crisis, Commerce chooses not to receive TARP Funds from the federal government.

2014
Next-generation high-tech banking center opens in St. Louis featuring innovative approach to customer service.



2015

Commerce Bank commemorates 150th Anniversary: has \$24 billion in assets; operates in eight key markets, with more than 190 branches, plus three additional commercial offices in central U.S.; employs more than 4,800 people.