



150 YEARS OF BUILDING COMMERCE

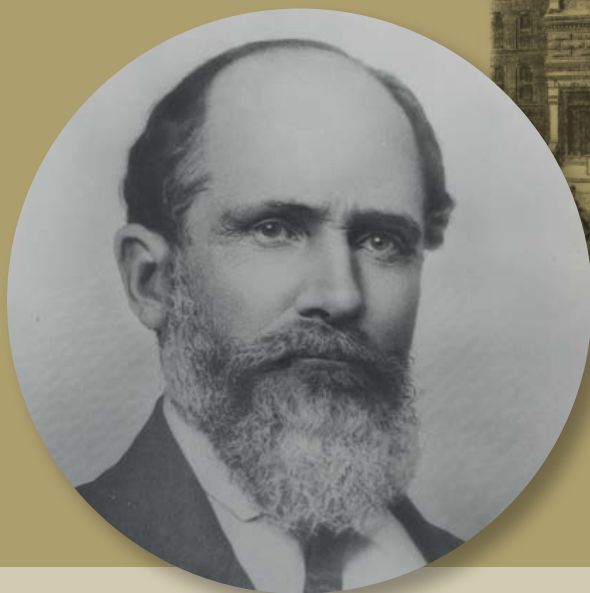
Commerce Bank's history stretches back to the time when the American heartland was being opened for settlement and development, following the introduction of railroads and the end of the Civil War. Our story over the past 15 decades is how the people who have worked for this enterprise have served their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

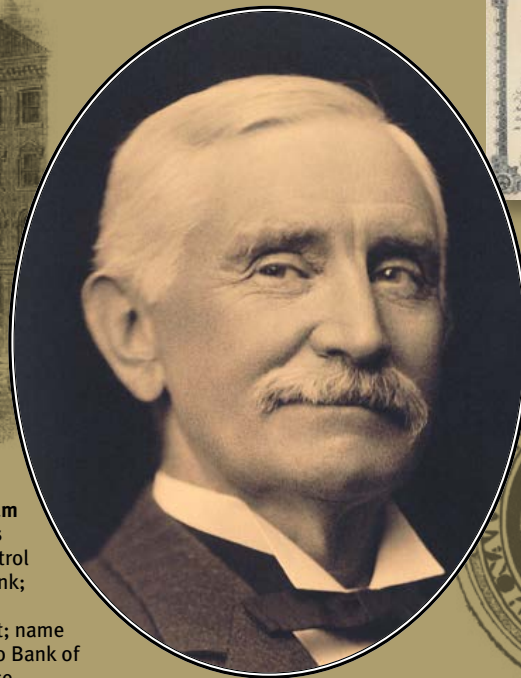
150 YEARS OF BUILDING COMMERCE



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

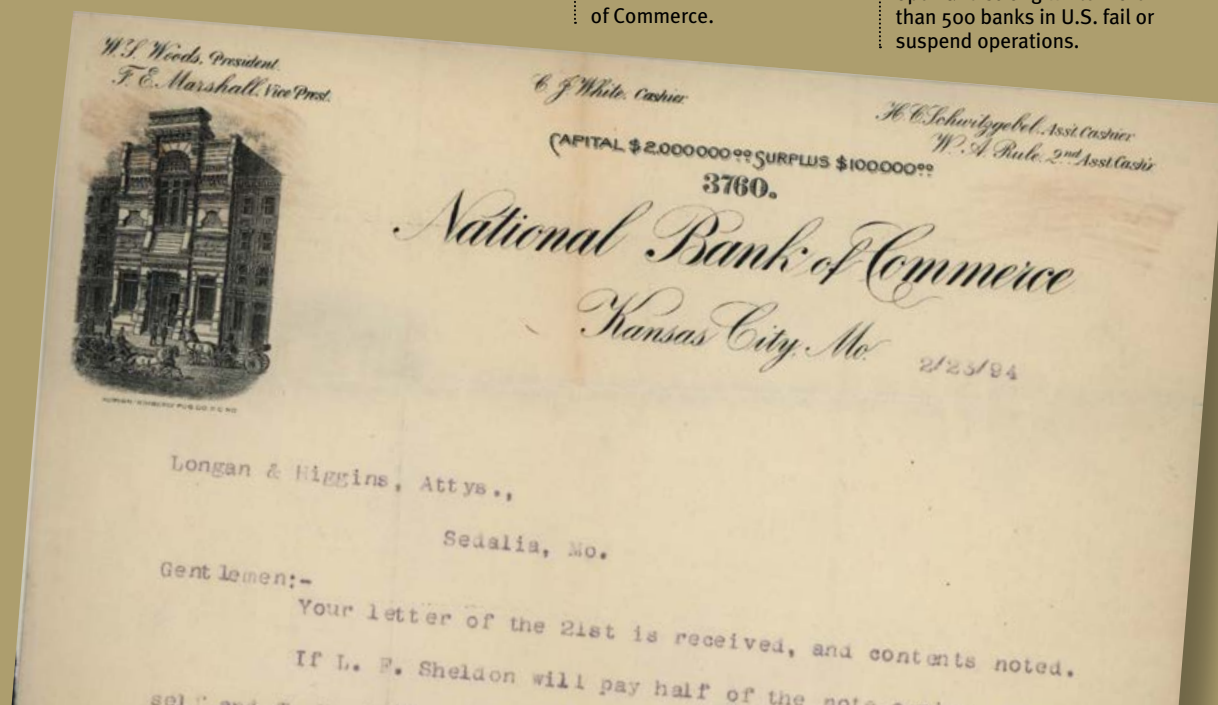
1890

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



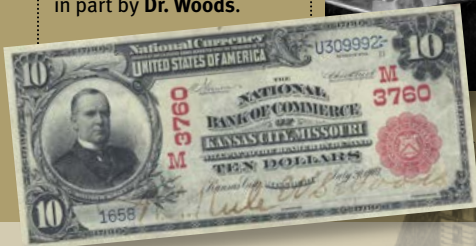
ORIENT

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

Lines in Operation
" under Construction
" Proposed

1900

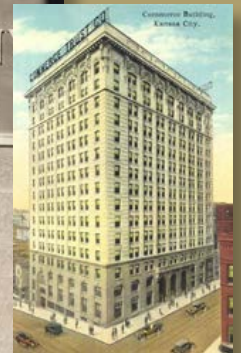
National Bank of
Commerce is the 12th
largest bank in the
U.S., with more than
\$36 million in deposits.
Arthur Stilwell organizes
the Kansas City, Mexico &
Orient Railroad, financed
in part by **Dr. Woods**.



1900

1906

Commerce Trust Company is organized. **Dr. Woods** appoints **William Thornton "W.T." Kemper** vice president; work starts on 15-story building at the corner of Tenth 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**.

1914

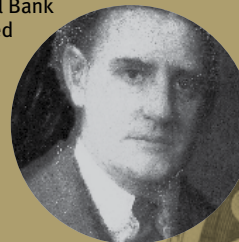
Federal Reserve System is formed: with the urging of KC leaders, Missouri becomes only state with two Federal Reserve banks.

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

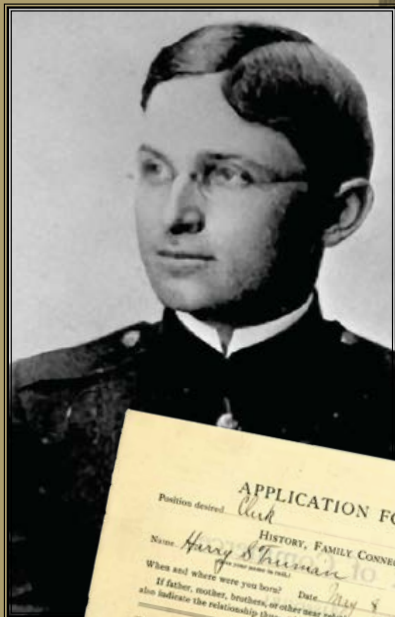
Commerce Trust combines with Southwest National Bank; operates separately until 1921.

1919

"Southwest" is dropped from the company name.

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**.



APPLICATION FOR EMPLOYMENT.

Position desired: *clerk*

Name: *Harry S. Truman* Date: *Nov 3* 1905

HISTORY, FAMILY CONNECTIONS AND REFERENCES.

When and where were you born? Date: *May 8* 1894 Place: *Mo.*

If father, mother, brothers, or other near relatives are living, give below their names, addresses and occupations; also indicate the relationship thus—"f" for father; "m" for mother, etc.

NAME	ADDRESS	OCCUPATION	Place living at present address
<i>Mr. Truman</i>	<i>Clinton, Mo.</i>	<i>Farmer</i>	<i>Switzerland</i>
<i>Mr. Truman</i>	<i>Clinton, Mo.</i>	<i>Farmer</i>	<i>Switzerland</i>
<i>Mr. Truman</i>	<i>Clinton, Mo.</i>	<i>Farmer</i>	<i>Switzerland</i>

Are you married? *No*

If single, state whether any persons are dependent on you? *No*

Do you live with your parents? *No*

State whether you have any income? *No*



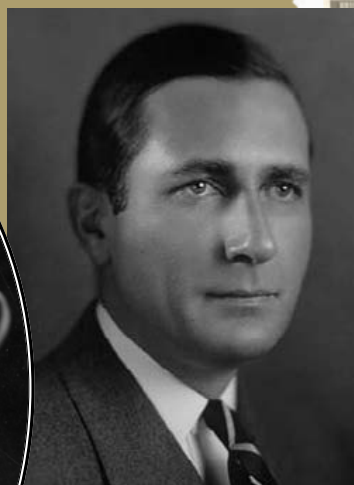
NATIONAL BANK OF COMMERCE

CAPITAL
\$2,000,000.

SURPLUS
\$500,000.

KANSAS CITY, MO.

150 YEARS OF BUILDING COMMERCE



1925
James Kemper, Sr. named president of Commerce Trust Company. W.T. Kemper buys Kansas City, Mexico & Orient Railroad.



1928
Commerce Trust opens first 24-hour check clearing operation in the country. W.T. Kemper sells Kansas City, Mexico & Orient Railroad to the Santa Fe Railroad.

WILLIAM KEMPER, FINANCIER, 71, DIES

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

DIRECTOR IN MANY FIRMS

Former Democratic National Committeeman—Reorganizer of Missouri Pacific

Special to The New York Times.

KANSAS CITY, Mo., Jan. 18.—William T. Kemper, financier and chairman of Missouri's new Social Security Commission, died this morning at the University of Kansas Hospital, where he was taken two days before Christmas. He was 71 years old.

He had passed his anniversary birthday and was still active as chairman of the Commerce Trust Company when he was called upon to take a leading part in the pending reorganization of the Missouri Pacific Railroad. Long active in politics, he served as Democratic National Committeeman from 1924 to 1928.

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

OBITUARIES

WILLIAM T. KEMPER

1920

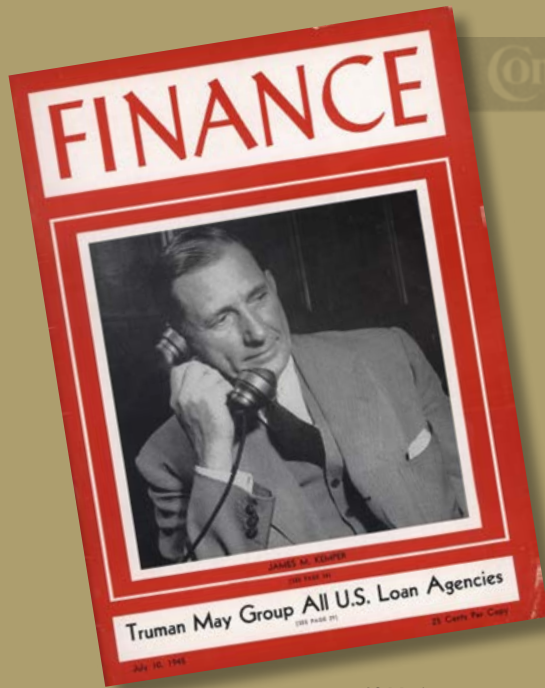
1921
W.T. Kemper becomes chairman of newly consolidated Commerce Trust; Women's Department is established and overseen by Mrs. Ralph Beebe.

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.

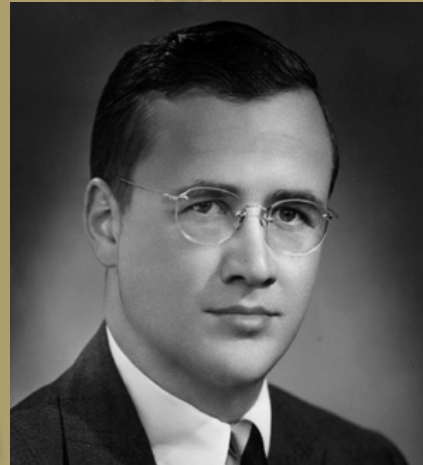
1932
W.T. Kemper reacquires Commerce Bank for \$86 per share.

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.





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 Tenth and Walnut. With a weight of approximately two tons, many terrified pedestrians refuse to walk under it.



1940

1950



1955
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.

1958
Capital for Business is formed to make investments in small to midsize manufacturing and distribution companies.



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Commerce Trust Company

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.

1960

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.



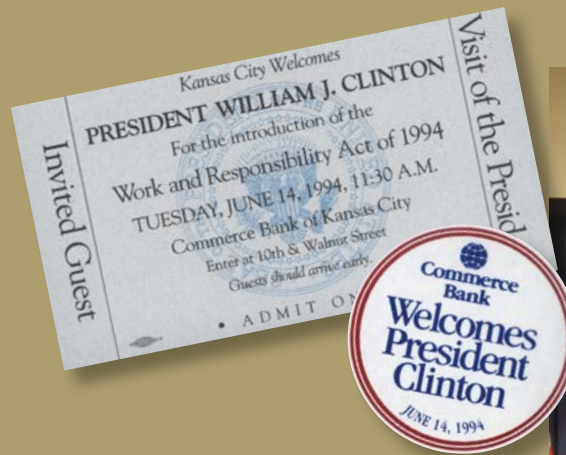
1978
Commerce acquires first affiliate bank in St. Louis—Manchester Financial.

David Kemper joins Commerce in Commercial Lending.





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



Commerce Bancshares, Inc.

1990
Commerce sells its interest in Commerce Tower.

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.

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

1994
President Bill Clinton announces welfare reform in a speech given in the Walnut lobby, at the Commerce Trust Company building in Kansas City.



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.

1990

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.

commercebank.com/soundness Commerce Bank

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

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.