

COMMERCE BANCSHARES INC /MO/

Form 8-K

July 27, 2004

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

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**Form 8-K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): July 27, 2004

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**Commerce Bancshares, Inc.**  
**(Exact name of registrant as specified in its charter)**

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Missouri

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0-2989

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43-0889454

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**(State of Incorporation)**

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**(Commission File Number)**

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**(IRS Employer Identification  
No.)**

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1000 Walnut,  
Kansas City, MO

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64106

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**(Address of principal executive offices)**

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**(Zip Code)**

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(816) 234-2000

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**(Registrant's telephone number, including area code)**

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Item 9. Regulation FD Disclosure

SIGNATURE

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The information in this Current Report on Form 8-K is furnished pursuant to Item 9 and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K shall not be deemed to be incorporated by reference into the filings of Commerce Bancshares, Inc. under the Securities Act of 1933, as amended.

**Item 9. Regulation FD Disclosure**

On July 27, 2004 at approximately 1:30 PM Eastern Time, the chief financial officer of Commerce Bancshares, Inc., A. Bayard Clark, will be making an investor presentation at the Keefe Bruyette & Woods, Inc. (KBW) Honor Roll & Community Bank Investors Conference. A replay of the webcast will be available on the KBW website at [www.kbw.com](http://www.kbw.com). Additionally, Mr. Clark's presentation materials are available on the Company's web site at [www.commercebank.com](http://www.commercebank.com).

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**COMMERCE BANCSHARES, INC.**

By: \s\ Jeffery D. Aberdeen  
Jeffery D. Aberdeen  
Controller (Chief Accounting Officer)

Date: July 27, 2004