

COMMERCE BANCSHARES INC /MO/  
Form 8-K  
November 14, 2003

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

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): November 14, 2003

**Commerce Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

|                                          |                          |                                      |
|------------------------------------------|--------------------------|--------------------------------------|
| Missouri                                 | 0-2989                   | 43-0889454                           |
| -----                                    | -----                    | -----                                |
| (State of Incorporation)                 | (Commission File Number) | (IRS Employer<br>Identification No.) |
| 1000 Walnut,<br>Kansas City, MO          |                          | 64106                                |
| -----                                    | -----                    | -----                                |
| (Address of principal executive offices) |                          | (Zip Code)                           |

(816) 234-2000

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(Registrant's telephone number, including area code)

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The information in this Current Report on Form 8-K, including the exhibit, is furnished pursuant to Item 12 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, including the exhibit, 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 12. Results of Operations and Financial Condition

A copy of the press release issued November 14, 2003, by Commerce Bancshares, Inc. announcing updated results in its Form 10-Q for the Third Quarter 2003, is furnished under Item 12 of this Current Report on Form 8-K as Exhibit 99.1.

All information included in this Current Report on Form 8-K is available on the Company's Internet site at <http://www.commercebank.com>.

SIGNATURE

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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

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Jeffery D. Aberdeen  
Controller  
(Chief Accounting Officer)

Date: November 14, 2003

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**INDEX TO EXHIBITS**

| Exhibit<br>Number<br>----- | Description<br>-----                  |
|----------------------------|---------------------------------------|
| 99.1                       | Press release dated November 14, 2003 |