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COMMERCE BANCSHARES INC /MO/

Form 13F-HR January 28, 2005

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

FORM 13F

FORM 13F COVER PAGE

REPORT FOR THE CALENDAR YEAR OR QUARTER ENDED: 12/31/04

CHECK HERE IF AMENDMENT (); AMENDMENT NUMBER: THIS AMENDMENT (CHECK ONLY ONE.): () RESTATEMENT.

() ADDS NEW HOLDINGS ENTRIES.

INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT:

NAME: COMMERCE BANCSHARES, INC. ADDRESS: 1000 WALNUT, P.O. BOX 13686 KANSAS CITY, MO 64199

MANDAD CIII, NO 041

FORM 13F FILE NUMBER: 28-642

THE INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT AND THE PERSON BY WHOM IT IS SIGNED HEREBY REPRESENT THAT THE PERSON SIGNING THE REPORT IS AUTHORIZED TO SUBMIT IT, THAT ALL INFORMATION CONTAINED HEREIN IS TRUE, CORRECT AND COMPLETE, AND THAT IT IS UNDERSTOOD THAT ALL REQUIRED ITEMS, STATEMENTS SCHEDULES, LISTS, AND TABLES, ARE CONSIDERED INTEGRAL PARTS OF THIS FORM.

PERSON SIGNING THIS REPORT ON BEHALF OF REPORTING MANAGER:

NAME: JEFFERY D. ABERDEEN

TITLE: CONTROLLER PHONE: 816-234-2081

SIGNATURE, PLACE, AND DATE OF SIGNING:

JEFFERY D. ABERDEEN KANSAS CITY, MO 1/28/05

REPORT TYPE (CHECK ONLY ONE.):

() 13F HOLDINGS REPORT

() 13F NOTICE

(X) 13F COMBINATION REPORT

LIST OF OTHER MANAGERS REPORTING FOR THIS MANAGER:

28-05260 COMMERCE BANK, N.A. (MISSOURI) 28-04263 COMMERCE BANK, N.A. (WICHITA, KS)

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.

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REPORT SUMMARY:

NUMBER OF OTHER INCLUDED MANAGERS:

FORM 13F INFORMATION TABLE ENTRY TOTAL:

FORM 13F INFORMATION TABLE VALUE TOTAL: \$11,076 (THOUSANDS)

LIST OF OTHER INCLUDED MANAGERS:

NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
BRISTOL MYERS SQUIBB CO. EDWARDS, A.G. GOLDMAN SACHS JOHNSON AND JOHNSON J.P. MORGAN CHASE & CO. ZIMMER HOLDINGS, INC.	COMMON STOCK COMMON STOCK COMMON STOCK COMMON STOCK COMMON STOCK COMMON STOCK	110122108 281760108 38141G104 478160104 616880100 98956P102	1510 1080 208 5074 2908 296	58922 25000 2000 80000 74575 3701	SH SH SH SH SH		SOLE SOLE SOLE SOLE SOLE SOLE