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COMMERCE BANCORP INC /NJ/  
Form 8-K  
January 15, 2004

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): January 15, 2004

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

New Jersey ----- (State or other jurisdiction of incorporation)	0-12069 ----- (Commission File Number)	22-2433468 ----- IRS Employer Identification Number)
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Commerce Atrium, 1701 Route 70 East, Cherry Hill, NJ ----- (Address of principal executive offices)	08034-5400 ----- (Zip Code)
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Registrant's telephone number, including area code: 856-751-9000  
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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

99.1	Press Release, dated January 15, 2004
99.2	Supplemental Information.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 15, 2004 the Registrant issued a press release reporting its results for its fourth quarter of 2003. A copy of the press release is attached as Exhibit 99.1 to this report.

On January 15, 2004 the Registrant also made certain supplemental

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information available. A copy of the supplemental information is attached as Exhibit 99.2 to this report.

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.

Date: January 15, 2004

COMMERCE BANCORP, INC.

By: /s/ VERNON W. HILL, II

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Vernon W. Hill, II  
Chairman of the Board and President

By: /s/ DOUGLAS J. PAULS

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Douglas J. Pauls  
Senior Vice President and Chief  
Financial Officer

EXHIBIT INDEX

Exhibit No.	
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