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COMMERCE BANCORP INC /NJ/  
Form 8-K  
January 13, 2005

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 13, 2005  
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Commerce Bancorp, Inc.  
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(Exact name of registrant as specified in its charter)

New Jersey ----- (State or other jurisdiction of incorporation)	1-12069 ----- (Commission File Number)	22-2433468 ----- (IRS Employer Identification Number)
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Commerce Atrium, 1701 Route 70 East, Cherry Hill, NJ 08034-5400  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: 856-751-9000  
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N/A

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(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to  
simultaneously satisfy the filing obligation of the registrant under any of the  
following provisions:

Written communication pursuant to Rule 425 under the Securities Act  
(17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act  
(17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the  
Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the  
Exchange Act (17 CFR 240.13e-4(c))

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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 13, 2005 the Registrant issued a press release reporting its results for the fourth quarter of 2004. A copy of the press release is attached as Exhibit 99.1 to this report.

On January 13, 2005 the Registrant also made certain supplemental information available. A copy of the supplemental information is attached as Exhibit 99.2 to this report.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

99.1	Press Release, dated January 13, 2005
99.2	Supplemental Information.

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 BANCORP, INC.

Date: January 13, 2005

By: /s/ DOUGLAS J. PAULS

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Douglas J. Pauls  
Senior Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	
99.1	Press Release, dated January 13, 2005.
99.2	Supplemental Information.