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COMMERCE BANCORP INC /NJ/  
Form 8-K  
July 13, 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): July 13, 2004

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

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

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 July 13, 2004 |
| 99.2 | Supplemental Information.          |

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

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

On July 13, 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: July 13, 2004

COMMERCE BANCORP, INC.

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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