

NEW COMMERCE BANCORP  
Form 8-K  
January 20, 2004

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 20, 2004

**New Commerce BanCorp**

(Exact name of registrant  
as specified in its charter)

South Carolina

333-70589

58-2403844

(State or other  
jurisdiction of  
incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

501 New Commerce Court, Greenville, South Carolina 29607

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (864) 297-6333

Not Applicable

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

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INFORMATION TO BE INCLUDED IN THE REPORT

**Item 7. Financial Statements. Pro Forma Financial Information and Exhibits.**

(c) Exhibits

Exhibit No.

Exhibit

99.1

Press Release of New Commerce Bancorp dated January 20, 2004.

**Item 12. Results of Operations and Financial Condition.**

On January 20, 2004, New Commerce BanCorp, holding company for New Commerce Bank, issued a press release announcing its financial results for the fourth quarter ended December 31, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

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**SIGNATURES**

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.

**NEW COMMERCE BANCORP**

By: /s/ Frank W. Wingate

Name: Frank W. Wingate

Title: Chief Executive Officer

Dated: January 20, 2004

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**EXHIBIT INDEX**

| Exhibit Number | Description                                                    |
|----------------|----------------------------------------------------------------|
| 99.1           | Earnings Press Release for the quarter ended December 31, 2003 |

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