

NEW COMMERCE BANCORP  
Form 8-K  
January 30, 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 30, 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 30, 2004.

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

On January 30, 2004, New Commerce BanCorp, holding company for New Commerce Bank, issued a press release announcing its decision to increase the amount of nonperforming loans previously disclosed in its quarterly earnings press release for the 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 30, 2004

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**EXHIBIT INDEX**

Exhibit Number	Description
99.1	Earnings Press Release disclosing additional nonperforming loans as of December 31, 2003

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