DIFRANCESCO DONALD T

Form 4

Common

Stock

December 22, 2005

Check the first of the subject of th	this box enger to 16. or Filed pursuant Section 17(a) of ruction 3	War OF CHA	NGES IN SECUI 16(a) of the Jtility Hol	BENEARITIES The Security ding Co	0549 FICIA ities I mpan	AL OW Exchang ay Act o	NERSHIP OF ge Act of 1934, f 1935 or Section	OMB Number: Expires: Estimated burden ho response.	urs per	
DIFRANCESCO DONALD T Symbol			er Name and Ticker or Trading MERCE BANCORP INC /NJ/				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
	(First) (Middle CE BANCORP, ROUTE 70 EAST		of Earliest T Day/Year) 2005	'ransaction	1		_X Director 10% Owner Officer (give title below) Other (specify below)			
(Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Pers Form filed by More than One Reporting Pers Form filed by More than One Reporting Person					Person					
(City)	(State) (Zip)	Tal	ble I - Non-	Derivative	e Secu	rities Acc	quired, Disposed o	f, or Beneficia	ally Owned	
1.Title of Security (Instr. 3)	any	Deemed ution Date, if nth/Day/Year)	Code (Instr. 8)	4. Secur. or(A) or D (Instr. 3,	(A)	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock							6,472	D		
Common Stock							768	I	By Wife	
Common Stock							340	I	By Wife (IRA)	
Common Stock	12/20/2005		J <u>(1)</u>	12	A	\$ 33.37	755	I	By Wife DRIP	

By Wife -ESOP

501

Ι

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Allocation Common By Wife -831 I Stock 401 (k)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Der Sec	ritle of ivative urity tr. 3)	2. Conversion or Exercise Price of Derivative	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	Securities		ate	7. Title a Amount Underly Securitie (Instr. 3	of ing es	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne
		Security				Acquired (A) or						Follo Repo
						Disposed						Trans
						of (D)						(Instr
						(Instr. 3,						
						4, and 5)						
									A	mount		
							Date Exercisable	Expiration Date		lumber		
					Code V	(A) (D)			of	t hares		
					Code v	(A) (D)			3.	nares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
1 8	Director	10% Owner	Officer	Other			
DIFRANCESCO DONALD T							
COMMERCE BANCORP, INC	X						
1701 POUTE 70 EAST	Λ						

Signatures

CHERRY HILL, NJ 08034

Donald T.

12/22/2005 DiFrancesco **Signature of Date Reporting Person

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Purchase under DRIP

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Reporting Owners 2

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