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COMMERCE BANCORP INC /NJ/  
Form 8-K  
October 30, 2003

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): October 30, 2003

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

New Jersey (State or other jurisdiction of incorporation)	0-12874 (Commission File Number)	22-2433468 (IRS Employer Identification Number)
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Commerce Atrium, 1701 Route 70 East, Cherry Hill, NJ (Address of principal executive offices)	08034-5400 (Zip Code)
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Registrant's telephone number, including area code: 856-751-9000

ITEM 9. REGULATION FD DISCLOSURE

In light of published articles concerning the possible investigation of the municipal underwriting business of Commerce Capital Markets, Inc., a subsidiary of Commerce Bancorp, Inc., we are not aware of any formal investigation.

However, as you might expect, we have received an informal non-public confidential inquiry from the SEC. The SEC staff has advised us that its inquiry should not be construed as an expression of opinion that any violation of law has occurred. We are fully cooperating with the SEC and are not at liberty to comment further. Commerce believes that it is in full compliance with all applicable laws and regulations.

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Underwriting revenues from Commerce Capital Markets, Inc. are approximately 1% of Commerce Bancorp's consolidated revenue.

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: October 30, 2003

COMMERCE BANCORP, INC.

By: /s/ VERNON W. HILL, II

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Vernon W. Hill, II  
Chairman of the Board and President

By: /s/ DOUGLAS J. PAULS

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Douglas J. Pauls  
Senior Vice President and Chief  
Financial Officer