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COMMERCIAL FEDERAL CORP Form 8-K October 26, 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): October 26, 2004

COMMERCIAL FEDERAL CORPORATION

(Exact name of registrant as specified in its charter)

NEBRASKA	1-11515	47-0658852
(State or other jurisdiction	(Commission	(I.R.S. Employer
of incorporation)	File Number)	Identification Number)

 13220 CALIFORNIA STREET, OMAHA, NEBRASKA
 68154

 (Address of principal executive offices)
 (Zip Code)

Registrant's telephone number including area code: (402) 554-9200

NOT APPLICABLE

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition:

to this report as Exhibit 99.1, which is furnished herewith.

On October 26, 2004, the Registrant issued its earnings release for the three and nine months ended September 30, 2004. The earnings release is attached

Item 9.01 Financial Statements and Exhibits:

(c) Exhibits

Exhibit 99.1

Press release dated October 26, 2004

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 thereunto duly authorized.

COMMERCIAL FEDERAL CORPORATION (Registrant)

Date: October 26, 2004

/s/ David S. Fisher

David S. Fisher Executive Vice President and Chief Financial Officer (Duly Authorized Officer)
