COMMERCIAL FEDERAL CORP
Form 8-K
April 08, 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):   April 7, 2004

COMMERCIAL FEDERAL CORPORATION

(Exact name of registrant as specified in its charter)

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

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

(c). Exhibits:

   Exhibit 99.1   Press release dated April 7, 2004.

Item 12. Results of Operations and Financial Condition:

On April 7, 2004, Commercial Federal Corporation (the Registrant) announced it expects to report net income of approximately $.40 to $.44 per diluted share for the quarter ended March 31, 2004. This compares to $.50 per diluted share for the same quarter last year. The Registrant s earnings were negatively impacted by a decline in revenues from its mortgage banking business. The press release is attached to this report as Exhibit 99.1, which is furnished herewith.

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<u>SIGNATURES</u>

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.

<u>COMMERCIAL FEDERAL CORPORATION</u>

(Registrant)

Date: April 7, 2004   /s/   David S. Fisher

David S. Fisher

Executive Vice President and

Chief Financial Officer

(Duly Authorized Officer)