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COMMERCIAL FEDERAL CORP  
Form 8-K  
January 27, 2005

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): January 27, 2005  
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COMMERCIAL FEDERAL CORPORATION

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(Exact name of registrant as specified in its charter)

NEBRASKA

1-11515

47-0658852

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(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification Number)

13220 CALIFORNIA STREET, OMAHA, NEBRASKA

68154

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number including area code: (402) 554-9200  
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NOT APPLICABLE

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(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:  
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On January 27, 2005, the Registrant issued its earnings release for the fourth quarter and year ended December 31, 2004. The earnings release is attached to this report as Exhibit 99.1, which is furnished herewith.

Item 9.01 Financial Statements and Exhibits:  
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(c) Exhibits

Exhibit 99.1

Press release dated January 27, 2005

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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 thereunto duly authorized.

COMMERCIAL FEDERAL CORPORATION  
(Registrant)

Date: January 27, 2005

By: /s/ David S. Fisher  
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David S. Fisher  
Executive Vice President and  
Chief Financial Officer  
(Duly Authorized Officer)

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