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COMMERCIAL FEDERAL CORP
Form 8-K
July 24, 2003

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): July 24, 2003

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 and Exhibits:

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(c) Exhibits

Exhibit 99.1 Press release dated July 24, 2003

Item 9. Regulation FD Disclosure (Information Furnished in this Item 9 is
Furnished Under Item 12):

On July 24, 2003, the Registrant issued its earnings release for the
three and six months ended June 30, 2003. The earnings release is
attached to this report as Exhibit 99.1, which is incorporated herein
by reference.

The information furnished under "Item 9. Regulation FD Disclosure" is
intended to be furnished under "Item 12. Disclosure of Results of
Operation and Financial Condition."

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: July 24, 2003

/s/ David S. Fisher

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