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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  
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COMMERCIAL FEDERAL CORPORATION

-----  
(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

-----  
(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)

COMMERCIAL FEDERAL CORPORATION

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