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COMMERCIAL FEDERAL CORP

Form 8-K

October 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): October 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                                 |
| -----   | -----                       | -----                                      |
| (State or other jurisdiction<br>of incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>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)

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))

COMMERCIAL FEDERAL CORPORATION  
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Item 2.02 Results of Operations and Financial Condition:  
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On October 27, 2005, the Registrant issued its earnings release for the three and nine months ended September 30, 2005. 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 October 27, 2005

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SIGNATURES  
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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  
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(Registrant)

Date: October 27, 2005  
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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)

