

Edgar Filing: FINANCIAL FEDERAL CORP - Form 8-K

2004. The full text of the press release is attached hereto as Exhibit 99.1.

The information contained in this Form 8-K and the exhibit attached hereto shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

In addition to reporting financial results in accordance with generally accepted accounting principles ("GAAP"), the effect on diluted earnings per share for fiscal 2003 of a \$1.1 million after-tax loss on the redemption of convertible debt was reported. This measure is not in accordance with GAAP. Financial Federal Corporation believes this amount is useful to investors in comparing its performance for fiscal 2004 to fiscal 2003. The excluded loss was a result of the calling of 4.5% convertible subordinated notes for redemption. The notes were called to eliminate their dilutive effect. This was a non-recurring event.

Item 9.01 Financial Statements and Exhibits

(C) Exhibits:

The following exhibit is filed herewith:

99.1 Press Release dated September 27, 2004

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EXHIBIT INDEX

Exhibit No.	Description of Exhibit
99.1	Press Release dated September 27, 2004

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SIGNATURE

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 hereunto duly authorized.

FINANCIAL FEDERAL CORPORATION
(Registrant)

By: /s/ Steven F. Groth
Senior Vice President and
Chief Financial Officer (Principal
Financial Officer)

September 27, 2004

(Date)