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SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Security (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title
Capitol Federal Financial Incentive Stock Option 8/23/2005	\$ 33.88					(1) 08/23/2015	Capitol Federal Financial Common Stock
Capitol Federal Financial Non-Qualified Stock Option (08/23/05)	\$ 33.88					(2) 08/23/2020	Capitol Federal Financial Common Stock
Capitol Federal Financial Incentive Stock Option(04/18/2000)	\$ 9.22					(3) 04/18/2010	Capitol Federal Financial Common Stock
Capitol Federal Financial Non-Qualified Stock Option (04/18/2000)	\$ 9.22					(4) 04/18/2015	Capitol Federal Financial Common Stock
Capitol Federal Financial Phantom Stock 2003	\$ 28.8					(5) 01/25/2006	Capitol Federal Financial Common Stock
Capitol Federal Financial Phantom Stock 2004	\$ 36.07					(5) 01/25/2007	Capitol Federal Financial

Capitol Federal Financial 2006	\$ 32.94	12/30/2005	A	790	<u>(5)</u>	01/25/2009	Capitol Federal Financial Common Stock
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TOWNSEND KENT G			Executive Vice Pres & CFO	

## Signatures

James D. Wempe, Power of Attorney	01/03/2006
<u>  </u> **Signature of Reporting Person	Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) A total of 2,951 options will vest of each of the following dates; August 23, 2006, August 23, 2007, August 23, 2008, August 23, 2009 and August 23, 2010.
- (2) A total of 3,049 options will vest on each of the following dates, August 23, 2006, August 23, 2007, August 23, 2008, August 23, 2009 and August 23, 2010.
- (3) 10,845 options vested on each of the following dates; April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (4) 1,155 options vested on each of the following dates; April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (5) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash in three years from date of acquisition.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.