

CAPITOL FEDERAL FINANCIAL  
 Form 3  
 September 30, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|  |         |       |  |  |  |  |
|--|---------|-------|--|--|--|--|
| 1. Name and Address of Reporting Person *                        |         |       | 2. Date of Event Requiring Statement   |  | 3. Issuer Name <b>and</b> Ticker or Trading Symbol   |  |
| Â Capitol Federal Savings Bank<br>MHC<br>(Last) (First) (Middle) |         |       | (Month/Day/Year)<br>03/31/1999   |  | CAPITOL FEDERAL FINANCIAL [CFFN]   |  |
| 700 S. KANSAS AVENUE   |         |       | 4. Relationship of Reporting Person(s) to Issuer   |  | 5. If Amendment, Date Original Filed(Month/Day/Year)   |  |
| (Street)   |         |       | (Check all applicable)   |  | 6. Individual or Joint/Group Filing(Check Applicable Line)                                   |  |
| TOPEKA,Â KSÂ 66603   |         |       | ___ Director <input checked="" type="checkbox"/> 10% Owner<br>___ Officer    ___ Other<br>(give title below) (specify below) |  | ___X_ Form filed by One Reporting Person<br>___ Form filed by More than One Reporting Person |  |
| (City)   | (State) | (Zip) |  |  |  |  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security<br>(Instr. 4) | 2. Amount of Securities Beneficially Owned<br>(Instr. 4) | 3. Ownership Form:<br>Direct (D)<br>or Indirect (I)<br>(Instr. 5) | 4. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|------------------------------------|--|---|--|
| Common Stock                       | 52,912,817 <sup>(1)</sup>                                | D   | Â  |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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

| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security<br>(Instr. 4)<br><br>Title | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security:<br>Direct (D) | 6. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|---|---|---|--|---|--|
|---|---|---|--|---|--|

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|                     |                    |                                  |                                  |
|---------------------|--------------------|----------------------------------|----------------------------------|
| Date<br>Exercisable | Expiration<br>Date | Amount or<br>Number of<br>Shares | or Indirect<br>(I)<br>(Instr. 5) |
|---------------------|--------------------|----------------------------------|----------------------------------|

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| Capitol Federal Savings Bank MHC<br>700 S. KANSAS AVENUE<br>TOPEKA, KS 66603 | ^             | ^ X       | ^       | ^     |

## Signatures

/s/ John B. Dicus, President and Chief Executive Officer 09/30/2005

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(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).
- Shares issued by the Issuer, as required by applicable law, in connection with the mutual holding company reorganization of Capitol Federal Savings Bank and minority public stock offering of the Issuer. A Schedule 13D reporting this transaction was filed with the SEC on April 19, 1999.

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.