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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 Securities (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Capitol Federal Financial Incentive Stock Option 06-18-2002	\$ 25.66					(1) 06/18/2012	Capitol Federal Financial Common Stock 11,69
Capitol Federal Fin Non-Qualified Stock Options 06-18-2002	\$ 25.66					(2) 06/18/2017	Capitol Federal Financial Common Stock 18,30
Capitol Federal Financial Phantom Stock 2003	\$ 28.8					(3) 01/25/2006	Capitol Federal Financial Common Stock 782
Capitol Federal Financial Phantom Stock 2004	\$ 36.07					(3) 01/25/2007	Capitol Federal Financial Common Stock 105
Capitol Federal Financial Phantom Stock 2006	\$ 32.94	12/30/2005		A	1,133	(3) 01/25/2009	Capitol Federal Financial Common Stock 1,133

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HUEY MORRIS J II			Executive Vice President	

## Signatures

James D. Wempe, Power of Attorney

01/04/2006

\_\_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 3,897 options vest on April 18, 2005, April 18, 2006 and April 18, 2007.
- (2) A total of 6,103 options vest on April 18, 2005, April 18, 2006 and April 18, 2007.
- (3) 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.