

CAPITOL FEDERAL FINANCIAL  
Form 8-K  
July 26, 2004

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)

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July 26, 2004

CAPITOL FEDERAL FINANCIAL

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(Exact name of Registrant as specified in its Charter)

United States

0-24118

48-1212142

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(State or other  
jurisdiction of  
incorporation)

(Commission File  
Number)

(IRS Employer  
Identification  
Number)

700 Kansas Avenue Topeka, Kansas 66603

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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:

(785) 235-1341

N/A

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(Former name or former address, if changed since last report)

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**ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.**

The Registrant's press release dated July 26, 2004, announced that its wholly owned subsidiary, Capitol Federal Savings Bank, has refinanced \$2.40 billion of its fixed-rate borrowings. The refinanced borrowings had an average cost of 6.13% and an average remaining term of 67 months. The new borrowings, totaling \$2.65 billion, have an average cost of 3.78% and an average maturity of 43 months in a laddered portfolio with maturities primarily from 30 to 72 months. The new structure reduces our cost on these borrowings by 2.35% per year. The reduction in the cost of the borrowings will result in initial annual savings, through the reduction of interest expense, of approximately \$47.5 million is attached hereto as Exhibit 99.1, and is incorporated herein by reference.

**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits

Exhibit 99.1 - Press Release dated July 26, 2004

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**SIGNATURES**

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.

**CAPITOL FEDERAL FINANCIAL**

Date: July 26, 2004

By: /s/ John B. Dicus

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John B. Dicus, President and  
Chief Executive Officer

Date: July 26, 2004

By: /s/ Neil F. M. McKay

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Neil F. M. McKay, Executive Vice President  
and Chief Financial Officer

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