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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 | Amount or Number of |
| Capitol Federal Financial Incentive Stock Option 8/23/2005 | \$ 33.88 | | | | | <u>(1)</u> 08/23/2015 | Capitol Federal Financial Common Stock | 1 | |
| Capitol Federal Financial Non-Qualified Stock Option (08/23/05) | \$ 33.88 | | | | | <u>(2)</u> 08/23/2020 | Capitol Federal Financial Common Stock | 1 | |
| Capitol Federal Financial Incentive Stock Option(04/18/2000) | \$ 9.22 | | | | | <u>(3)</u> 04/18/2010 | Capitol Federal Financial Common Stock | 1 | |
| Capitol Federal Financial Non-Qualified Stock Option (04/18/2000) | \$ 9.22 | | | | | <u>(4)</u> 04/18/2015 | Capitol Federal Financial Common Stock | 1 | |
| Capitol Federal Financial Phantom Stock 2003 | \$ 28.8 | | | | | <u>(5)</u> 01/25/2006 | Capitol Federal Financial Common Stock | | |
| Capitol Federal Financial Phantom Stock 2004 | \$ 36.07 | | | | | <u>(5)</u> 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 |
|-----------------------------------|----------|------------|---|-----|------------|------------|--|

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.