

Ricketts Carlton A.
Form 3
October 10, 2012

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 and Ticker or Trading Symbol	
Â Ricketts Carlton A.		(Month/Day/Year)	Capitol Federal Financial Inc [CFFN]	
(Last)	(First)	(Middle)	08/28/2012	
C/O CAPITOL FEDERAL FINANCIAL,Â 700 KANSAS AVENUE			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)				(Check all applicable)
			<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
			<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below) (specify below)	
			Executive Vice President	
TOPEKA,Â KSÂ 66601			6. Individual or Joint/Group Filing(Check Applicable Line)	
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Form filed by One Reporting Person	
			<input type="checkbox"/> Form filed by More than One Reporting Person	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
CFFN common stock	47,657	D	Â
CFFN common stock	13,601	I	ESOP

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

SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
CFFN Incentive Stock Option	Â (1)	10/19/2017	CFFN common stock	28,295	\$ 14.19	D	Â
CFFN Incentive Stock Option	Â (2)	05/14/2022	CFFN common stock	33,584	\$ 11.91	D	Â
CFFN Non-qualified Stock Option	Â (3)	05/14/2027	CFFN common stock	17,416	\$ 11.91	D	Â
CFFN Phantom Stock 2010	Â (4)	12/31/2012	CFFN common stock	341	\$ 13.89	D	Â
CFFN Phantom Stock 2011	Â (4)	12/31/2013	CFFN common stock	1,261	\$ 11.91	D	Â
CFFN Phantom Stock 2012	Â (4)	12/31/2014	CFFN common stock	1,276	\$ 11.54	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ricketts Carlton A. C/O CAPITOL FEDERAL FINANCIAL 700 KANSAS AVENUE TOPEKA, KS 66601	Â	Â	Â Executive Vice President	Â

Signatures

James D. Wempe, Power of Attorney
10/10/2012

**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).

(1) All options are exercisable.

(2) 8,396 options vest on January 10, 2013, January 10, 2014, January 10, 2015 and January 10, 2016.

(3) 4,354 options vest on January 10, 2013, January 10, 2014, January 10, 2015 and January 10, 2016.

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- (4) Phantom stock units are acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash approximately 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.