DICUS JOHN B Form 4 January 04, 2006

FORM 4

OMB APPROVAL

OMB

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

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Number: 3235-0287 Expires: January 31, 2005

0.5

Estimated average burden hours per response...

Form 4 or
Form 5
obligations
may continue.

See Instruction

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

See Instruction 1(b).

1(0).

(Print or Type Responses)

1. Name and A DICUS JOH	S C	2. Issuer Name and Ticker or Trading Symbol CAPITOL FEDERAL FINANCIAL [CFFN]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (First) (Middle) 700 SOUTH KANSAS AVENUE			3. Date of Earliest Transaction (Month/Day/Year) 12/30/2005			_X_ Director 10% Owner Other (specify below)				
(Street) TOPEKA, KS 66603			4. If Amendment, Date Original Filed(Month/Day/Year)					President and CEO 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting		
(City)		(Zip)	Table	· I - Non-D	erivative S	Securit	ties A <i>c</i>	Person equired, Disposed	of or Reneficie	ally Owned
1.Title of Security (Instr. 3) Capitol Federal Financial Common Stock	2. Transaction Date (Month/Day/Year)		ed Date, if	3. Transactic Code (Instr. 8)	4. Securit onAcquired Disposed (Instr. 3,	ties I (A) or I of (D) 4 and 5 (A) or	r)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	•
Capitol Federal Financial Common Stock								14,040	I	ESOP
Capitol Federal								1,000	I	By Custodian

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Financial Common Stock			for Daughter One
Capitol Federal Financial Common Stock	1,000	I	By Custodian for Daughter Two
Capitol Federal Financial Common Stock	1,000	I	By Custodian for Daughter Three
Capitol Federal Financial Common Stock	100	I	By Spouse for Daughter One
Capitol Federal Financial Common Stock	100	I	By Spouse for Daughter Two
Capitol Federal Financial Common Stock	100	I	By Spouse for Daughter Three

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

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.

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. Transactic Code (Instr. 8)	5. Number proof Derivative Securities Acquired (A) or Disposed of	6. Date Exercisable and Expiration Date (Month/Day/Year)		Underlyin	7. Title and Amount Underlying Securitie (Instr. 3 and 4)	
				Code V	(D) (Instr. 3, 4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amou	

								Shares
Capitol Federal Fin Non-Qualified Stock Option 04-18-2000	\$ 9.22				<u>(1)</u>	04/18/2015	Capitol Federal Financial Common Stock	160,7
Capitol Federal Financial Phantom Stock 2003	\$ 28.8				(2)	01/25/2006	Capitol Federal Financial Common Stock	2,43
Capitol Federal Financial Phantom Stock 2004	\$ 36.07				(2)	01/25/2007	Capitol Federal Financial Common Stock	234
Capitol Federal Financial Phantom Stock 2006	\$ 32.94	12/30/2005	A	3,793	(2)	01/25/2009	Capitol Federal Financial Common Stock	3,79

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
DICUS JOHN B 700 SOUTH KANSAS AVENUE TOPEKA, KS 66603	X		President and CEO				

Signatures

James D. Wempe, Power of Attorney

orney 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 94,155 options vested on each of the following dates; April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (2) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash 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.

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