

TOWNSEND KENT G  
Form 4  
January 03, 2006

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN 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 \*  
TOWNSEND KENT G

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)  
  
  
  
  
  
  
  
  
  
(Street)  
  
  
  
  
  
  
  
  
  
(City) (State) (Zip)

3. Date of Earliest Transaction (Month/Day/Year)  
12/30/2005  
  
4. If Amendment, Date Original Filed(Month/Day/Year)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Executive Vice Pres & CFO  
  
6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
\_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  |                                | (A) or (D) Code V Amount (D) Price                                |   |  |                                   |
| Capitol Federal Financial       |                                      |  |                                |   | 33,910  | D  |                                   |
| Capitol Federal Financial       |                                      |  |                                |   | 25  | I  | Custodian for Son                 |
| Capitol Federal Financial       |                                      |  |                                |   | 10,969  | I  | ESOP                              |

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.

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(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   |
| Capitol Federal Financial Incentive Stock Option 8/23/2005        | \$ 33.88   |                                      |  |                                |   | (1) 08/23/2015   | Capitol Federal Financial Common Stock                      |
| Capitol Federal Financial Non-Qualified Stock Option (08/23/05)   | \$ 33.88   |                                      |  |                                |   | (2) 08/23/2020   | Capitol Federal Financial Common Stock                      |
| Capitol Federal Financial Incentive Stock Option(04/18/2000)      | \$ 9.22  |                                      |  |                                |   | (3) 04/18/2010   | Capitol Federal Financial Common Stock                      |
| Capitol Federal Financial Non-Qualified Stock Option (04/18/2000) | \$ 9.22  |                                      |  |                                |   | (4) 04/18/2015   | Capitol Federal Financial Common Stock                      |
| Capitol Federal Financial Phantom Stock 2003                      | \$ 28.8  |                                      |  |                                |   | (5) 01/25/2006   | Capitol Federal Financial Common Stock                      |
| Capitol Federal Financial Phantom Stock 2004                      | \$ 36.07   |                                      |  |                                |   | (5) 01/25/2007   | Capitol Federal Financial                                   |

