

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. 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 Securities (Instr. 3 and 4)	Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Capitol Federal Financial Incentive Stock Option 06-18-2002	\$ 25.66					(1) 06/18/2012	Capitol Federal Financial Common Stock	11,69	
Capitol Federal Fin Non-Qualified Stock Options 06-18-2002	\$ 25.66					(2) 06/18/2017	Capitol Federal Financial Common Stock	18,30	
Capitol Federal Financial Phantom Stock 2003	\$ 28.8					(3) 01/25/2006	Capitol Federal Financial Common Stock	782	
Capitol Federal Financial Phantom Stock 2004	\$ 36.07					(3) 01/25/2007	Capitol Federal Financial Common Stock	105	
Capitol Federal Financial Phantom Stock 2006	\$ 32.94	12/30/2005		A	1,133	(3) 01/25/2009	Capitol Federal Financial Common Stock	1,133	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HUEY MORRIS J II			Executive Vice President	

Signatures

James D. Wempe, Power of Attorney

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 3,897 options vest on April 18, 2005, April 18, 2006 and April 18, 2007.
- (2) A total of 6,103 options vest on April 18, 2005, April 18, 2006 and April 18, 2007.
- (3) 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.