CAPITOL FEDERAL FINANCIAL

Form 4

February 16, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB

OMB APPROVAL

Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

Issuer

January 31, 2005

0.5

Estimated average

burden hours per

response...

if no longer subject to Section 16. Form 4 or Form 5

Check this box

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations may continue.

Symbol

See Instruction

1(b).

Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

(Print or Type Responses)

DICUS JOHN B

1. Name and Address of Reporting Person *

			CAPITOL FEDERAL FINANCIAL [CFFN]			(Check all applicable)				
(Last)	(First)	(Middle)		3. Date of Earliest Transaction (Month/Day/Year)				X Director 10% OwnerX Officer (give title Other (specify below)		
700 S KAI	NSAS AVE		02/15/2	2005				below) Pres	ident and CEC)
	(Street)				Date Original			6. Individual or Jo	oint/Group Fili	ing(Check
			Filed(Mo	onth/Day/Yea	ar)			Applicable Line) _X_ Form filed by One Reporting Person		
TOPEKA,	KS 66603						Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Tal	ole I - Non-	Derivative S	Securi	ties Acqu	ired, Disposed o	f, or Beneficia	ally Owned
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		n Date, if	3. Transactic Code (Instr. 8)	4. Securitic comr Dispose (Instr. 3, 4	d of (I))	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 Indirect Beneficial Ownership (Instr. 4)
CFFN Common Stock	02/15/2005			D	40,251	D	\$ 36.65	317,772	D	
CFFN Common Stock	02/15/2005			F	47,899	D	\$ 36.65	269,873	D	
CFFN Common Stock	02/15/2005			M	160,000	A	\$ 9.22	429,873	D	
CFFN Common								500	I	By Custodian

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Stock			for Daughter One
CFFN Common Stock	500	I	By Custodian for Daughter Three
CFFN Common Stock	500	I	By Custodian for Daughter Two
CFFN Common Stock	11,893	I	By ESOP
CFFN Common Stock	100	I	By Spouse for Daughter One
CFFN Common Stock	100	I	By Spouse for Daughter Three
CFFN Common Stock	100	I	By Spouse for Daughter Two

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

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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. Transactic Code (Instr. 8)	5. Number of onDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exer Expiration D (Month/Day	Date	7. Title and Ar Underlying Sec (Instr. 3 and 4)
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title 1

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CFFN Non-Qualified Stock Option (4-18-00)	\$ 9.22	02/15/2005	M	160,000	<u>(1)</u>	04/18/2015(1)	CFFN Common Stock
CFFN Phantom Stock 2003	\$ 28.8				<u>(2)</u>	01/25/2006(2)	CFFN Common Stock
CFFN Phantom Stock 2004	\$ 36.07				<u>(2)</u>	01/25/2007(2)	CFFN Common Stock

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
DICUS JOHN B							
700 S KANSAS AVE	X		President and CEO				
TOPEKA KS 66603							

Signatures

By: James D. Wempe attorney

in fact 02/16/2005

**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 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 acquisiton.

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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