

CAPITOL FEDERAL FINANCIAL

Form 8-K

November 15, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

November 15, 2004

CAPITOL FEDERAL FINANCIAL

(Exact name of Registrant as specified in its Charter)

United States

0-24118

48-1212142

(State or other jurisdiction of
incorporation)

(Commission File Number)

(IRS Employer
Identification Number)

700 Kansas Avenue Topeka, Kansas 66603

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:

(785) 235-1341

N/A

(Former name or former address, if changed since last report)

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ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

(a) The Registrant's press release dated November 15, 2004, announcing financial results for the fiscal year and fiscal quarter ended September 30, 2004 is attached hereto as Exhibit 99.1, and is incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

Exhibit 99.1 - Press Release dated November 15, 2004

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SIGNATURES

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Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

CAPITOL FEDERAL FINANCIAL

Date: November 15, 2004

By: /s/ John B. Dicus

John B. Dicus, President and
Chief Executive Officer

Date: November 15, 2004

By: /s/ Neil F. M. McKay

Neil F. M. McKay, Executive Vice President
and Chief Financial Officer

End.
