

CAPITOL FEDERAL FINANCIAL  
Form 8-K  
November 15, 2005

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)

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November 15, 2005

CAPITOL FEDERAL FINANCIAL

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(Exact name of Registrant as specified in its Charter)

United States

000-25391

48-1212142

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(State or other jurisdiction of incorporation) (Commission File Number) (IRS Employer Identification Number)

700 Kansas Avenue Topeka, Kansas 66603

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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:

(785) 235-1341

N/A

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

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**ITEM 7.01 OTHER EVENTS**

The Registrant's press release dated November 15, 2005, announcing that it will participate as a presenter in the Sandler O'Neill & Partners L.P. 2005 Financial Services Conference in Naples, Florida is attached hereto as Exhibit 99.1(a), and is incorporated herein by reference. Additional information supplied includes Exhibit 99.1(b), CFFN Sandler O'Neill Financial Services Conference slide presentation.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits

Exhibit 99.1(a) - Press Release dated November 15, 2005.

Exhibit 99.1(b) - CFFN Sandler O'Neill Financial Services Conference Slide Presentation.

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**SIGNATURES**

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 hereunto duly authorized.

**CAPITOL FEDERAL FINANCIAL**

Date: November 15, 2005

By:

/s/ John B. Dicus

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John B. Dicus, President and  
Chief Executive Officer

Date: November 15, 2005

By:

/s/ Kent G. Townsend

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Kent G. Townsend, Executive Vice President  
and Chief Financial Officer

End.

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