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CAPITOL FEDERAL FINANCIAL Form 8-K August 04, 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)

August 4, 2005

CAPITOL FEDERAL FINANCIAL

(Exact name of Registrant as specified in it United States	o-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 August 4, 2005, announcing financial results for the fiscal quarter ended June 30, 2005 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 August 4, 2005
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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 hereunto duly authorized.

CAPITOL FEDERAL FINANCIAL

Date: August 4, 2005 By: /s/ John B. Dicus

John B. Dicus, President and Chief Executive Officer

Date: August 4, 2005 By: /s/ Neil F. M. McKay

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

End.