



- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

The Registrant's press release dated August 4, 2006, announcing financial results for the fiscal quarter ended June 30, 2006 is attached hereto as Exhibit 99, and is incorporated herein by reference.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.**

Exhibit 99 - Press release dated August 4, 2006

**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: August 4, 2006

By: /s/ John B. Dicus

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John B. Dicus, President and Chief  
Executive Officer

Date: August 4, 2006

By: /s/ Kent G. Townsend

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