

Ricketts Carlton A.
Form 3
October 10, 2012

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0104
Expires: January 31, 2005
Estimated average burden hours per response... 0.5

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

| | | | | |
|---|---|--------------------------------------|--|--|
| 1. Name and Address of Reporting Person * | | 2. Date of Event Requiring Statement | 3. Issuer Name and Ticker or Trading Symbol | |
| Â Ricketts Carlton A. | | (Month/Day/Year) | Capitol Federal Financial Inc [CFFN] | |
| (Last) | (First) | (Middle) | 08/28/2012 | |
| C/O CAPITOL FEDERAL FINANCIAL,Â 700 KANSAS AVENUE | | | 4. Relationship of Reporting Person(s) to Issuer | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| (Street) | (Check all applicable) | | | |
| | <input type="checkbox"/> Director | <input type="checkbox"/> 10% Owner | | |
| | <input checked="" type="checkbox"/> Officer | <input type="checkbox"/> Other | 6. Individual or Joint/Group Filing(Check Applicable Line) | |
| | (give title below) (specify below) | | <input checked="" type="checkbox"/> Form filed by One Reporting Person | |
| | Executive Vice President | | <input type="checkbox"/> Form filed by More than One Reporting Person | |
| TOPEKA,Â KSÂ 66601 | | | | |
| (City) | (State) | (Zip) | | |

Table I - Non-Derivative Securities Beneficially Owned

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| CFFN common stock | 47,657 | D | Â |
| CFFN common stock | 13,601 | I | ESOP |

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

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security | 4. Conversion or Exercise | 5. Ownership Form of | 6. Nature of Indirect Beneficial Ownership |
|--|--|--|---------------------------|----------------------|--|
|--|--|--|---------------------------|----------------------|--|

Edgar Filing: Ricketts Carlton A. - Form 3

| | Date Exercisable | Expiration Date | (Instr. 4) Title | Amount or Number of Shares | Price of Derivative Security | Derivative Security: Direct (D) or Indirect (I) (Instr. 5) | (Instr. 5) |
|---------------------------------|------------------|-----------------|---------------------|----------------------------|------------------------------|--|------------|
| CFFN Incentive Stock Option | Â (1) | 10/19/2017 | CFFN common stock | 28,295 | \$ 14.19 | D | Â |
| CFFN Incentive Stock Option | Â (2) | 05/14/2022 | CFFN common stock | 33,584 | \$ 11.91 | D | Â |
| CFFN Non-qualified Stock Option | Â (3) | 05/14/2027 | CFFN common stock | 17,416 | \$ 11.91 | D | Â |
| CFFN Phantom Stock 2010 | Â (4) | 12/31/2012 | CFFN common stock | 341 | \$ 13.89 | D | Â |
| CFFN Phantom Stock 2011 | Â (4) | 12/31/2013 | CFFN common stock | 1,261 | \$ 11.91 | D | Â |
| CFFN Phantom Stock 2012 | Â (4) | 12/31/2014 | CFFN common stock | 1,276 | \$ 11.54 | D | Â |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|----------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Ricketts Carlton A. C/O CAPITOL FEDERAL FINANCIAL 700 KANSAS AVENUE TOPEKA, KS 66601 | Â | Â | Â Executive Vice President | Â |

Signatures

James D. Wempe, Power of Attorney
10/10/2012

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(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) All options are exercisable.

(2) 8,396 options vest on January 10, 2013, January 10, 2014, January 10, 2015 and January 10, 2016.

(3) 4,354 options vest on January 10, 2013, January 10, 2014, January 10, 2015 and January 10, 2016.

Edgar Filing: Ricketts Carlton A. - Form 3

- (4) Phantom stock units are acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash approximately three years from date of acquisition.

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.