BRUBAKER LARRY K

Form 4

January 26, 2006

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

0.5

January 31, Expires: 2005

OMB APPROVAL

Estimated average burden hours per

response...

5. Relationship of Reporting Person(s) to

Issuer

if no longer subject to Section 16. Form 4 or Form 5 obligations

may continue.

See Instruction

Check this box

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

2. Issuer Name and Ticker or Trading

Symbol

1(b).

(Print or Type Responses)

BRUBAKER LARRY K

1. Name and Address of Reporting Person *

		•	CAPITOL FEDERAL FINANCIAL [cffn]				(Check all applicable)				
(Last)	· · ·	(Month/I	f Earliest Transaction Day/Year)				Director 10% Owner X Officer (give title Other (specibelow)				
700 KANSA	01/25/2	01/25/2006				Executive Vice President					
TOPEVA	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
TOPEKA, I	XS 66603						Person				
(City)	(State) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. Transactic Code (Instr. 8)	4. SecurionAcquired Disposed (Instr. 3,	l (A) or l of (D))	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)			
CFFN Common Stock							99,058	D			
CFFN Common Stock							328	I	Custodian for Child		
CFFN Common Stock							13,939	I	ESOP		
CFFN Common							1,873	Ι	By Spouse		

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Stock

CFFN

Common 28,327 I By Trust

Stock

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

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SEC 1474

(9-02)

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. Number on Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Securitie (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amour or Number of Shar
CFFN Non-Qualified Stock Option 04-18-2000	\$ 9.22					<u>(1)</u>	04/18/2015	CFFN Common Stock	35,77
CFFN Incentive Stock Option 04-18-2000	\$ 9.22					(2)	04/18/2010	CFFN Common Stock	19,02
CFFN Phantom Stock 2004	\$ 36.07					(3)	01/25/2007	CFFN Common Stock	119
CFFN Phantom Stock 2006	\$ 32.94					(3)	01/25/2009	CFFN Common Stock	1,20
CFFN Phantom Stock 2003	\$ 28.8	01/25/2006		Н	1,222	(3)	01/25/2006	CFFN Common Stock	1,22

Reporting Owners

Reporting Owner Name / Address Relationships

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Director 10% Owner Officer Other

BRUBAKER LARRY K 700 KANSAS AVE TOPEKA, KS 66603

Executive Vice President

Signatures

James D. Wempe 01/26/2006

**Signature of Date
Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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) A total of 19,155 options vested on each of April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (2) A total of 10,845 options vested on each of April 18, 2000, April 18, 2001, April 18, 2002, April 18, 2003 and April 18, 2004.
- (3) Phantom stock units were acquired under the Company's Deferred Incentive Bonus Plan. The units are deemed sold and settled in cash 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.

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