

CAPITOL FEDERAL FINANCIAL  
Form 8-K  
November 13, 2008

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)  
November 12, 2008

---

CAPITOL FEDERAL FINANCIAL

---

(Exact name of Registrant as specified in its Charter)

United States

000-25391

48-1212142

---

(State or other jurisdiction of incorporation)

(Commission File Number)  
Identification Number)

(IRS Employer

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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

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 November 12, 2008, announcing financial results for fiscal year 2008 is attached hereto as Exhibit 99, and is incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

Exhibit 99 - Press release dated November 12, 2008 (Earnings)

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 12, 2008

By: /s/ Kent G. Townsend

---

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