

- 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 10, 2006, announcing financial results for the fiscal year and fiscal quarter ended September 30, 2006 is attached hereto as Exhibit 99, and is incorporated herein by reference.

ITEM 7.01 REGULATION FD DISCLOSURE.

The Registrant's press release dated November 10, announcing a special year end cash dividend of \$0.09 per share on outstanding CFFN common Stock payable on December 1, 2006 to stockholders of record as of the close of business on November 17, 2006 is attached hereto as Exhibit 99.1, and is incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

Exhibit 99 - Press release dated November 10, 2006 (Earnings)

Exhibit 99.1 - Press release dated November 10, 2006 (Special Dividend)

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 10, 2006

By: /s/ Kent G. Townsend

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