NEWS RELEASE

Capitol Federal Financial Announces Annual Meeting Presentation Available on Web-Site

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TOPEKA, Kan., Jan. 24 /PRNewswire-FirstCall/ -- Capitol Federal Financial (Nasdaq: CFFN) will have available on its web-site, at 10:00 a.m. central time on January 25, 2005, its slide presentation for its annual meeting of shareholders being held at that same time.

Capitol Federal Financial is the holding company for Capitol Federal Savings Bank.

Except for the historical information contained in this press release, the matters discussed may be deemed to be forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995, that involve risks and uncertainties, including changes in economic conditions in the Company's market area, changes in policies by regulatory agencies, fluctuations in interest rates, demand for loans in the Company's market area, competition, and other risks detailed from time to time in the Company's SEC reports. Actual strategies and results in future periods may differ materially from those currently expected. These forward-looking statements represent the Company's judgment as of the date of this release. The Company disclaims, however, any intent or obligation to update these forward-looking statements.

For further information contact:
Jim WempeKent Townsend
Vice President, Investor Relations Senior Vice President, Controller
700 S Kansas Ave. 700 S Kansas Ave.
Topeka, KS 66603 Topeka, KS 66603
(785) 270-6055 (785) 231-6360
jwempe@capfed.comktownsend@capfed.com

SOURCE Capitol Federal Financial
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/Contact: Jim Wempe, Vice President, Investor Relations, +1-785-270-6055, jwempe@capfed.com , or Kent Townsend, Senior Vice President, Controller, +1-785-231-6360, ktownsend@capfed.com , both of Capitol Federal Financial/
/Web site: http://www.capfed.com /
(CFFN)

CO: Capitol Federal Financial; Capitol Federal Savings Bank
ST: Kansas
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