NEWS RELEASE

Capitol Federal Financial, Inc. Announces Annual Meeting Presentation Available on Website

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TOPEKA, Kan., Jan. 23, 2012 /PRNewswire/ -- Capitol Federal Financial, Inc. (NASDAQ: CFFN) will have available on its website, **www.capfed.com**, at 10:00 a.m. central time on January 24, 2012, the slide presentation for its annual meeting of stockholders being held at that same time.

Capitol Federal Financial, Inc. is the holding company for Capitol Federal Savings Bank which operates 45 branch offices in Kansas and Missouri. News and other information about the Company can be found on the Bank's website, **www.capfed.com**.

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 and other governmental initiatives affecting the financial services industry, fluctuations in interest rates, demand for loans in the Company's market area, the future earnings and capital levels of Capitol Federal Savings Bank, which could affect the ability of the Company to pay dividends in accordance with its dividend policies, competition, and other risks detailed from time to time in the Company's SEC reports. Actual 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.

SOURCE Capitol Federal Financial, Inc.