NEWS RELEASE

Capitol Federal Financial, Inc. Announces Quarterly Dividend

2012-07-20

TOPEKA, Kan., July 20, 2012 /PRNewswire/ -- Capitol Federal Financial, Inc. (Nasdaq: CFFN) (the "Company") announced today that its Board of Directors has declared a quarterly cash dividend of $0.075 per share on outstanding CFFN common stock.

The dividend is payable on August 17, 2012 to stockholders of record as of the close of business on August 3, 2012.

CFFN will announce financial results for the quarter ended June 30, 2012 on July 30, 2012. The Company's Form 10-Q will be filed on or about August 3, 2012.

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 are, 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 are, 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