NEWS RELEASE

CAPITOL FEDERAL FINANCIAL, INC.® ANNOUNCES QUARTERLY DIVIDEND AND STOCK BUYBACK UPDATE

2026-10-27

TOPEKA, Kan., Oct. 27, 2026 /PRNewswire/ -- Capitol Federal Financial, Inc. (NASDAQ: CFFN) (the "Company") announced today that its Board of Directors has declared a quarterly cash dividend of $0.085 per share on outstanding CFFN common stock.

The dividend is payable on November 20, 2026 to stockholders of record as of the close of business on November 6, 2026.

Between July 1, 2026 and October 23, 2026, the Company has also repurchased 2,512,196 shares of common stock at an average cost of $8.64 per share. As of October 23, 2026, total shares outstanding were 123,413,063. The Company will release financial results for the quarter ended September 30, 2026 on October 28, 2026.

Capitol Federal Financial, Inc. is the holding company for Capitol Federal Savings Bank (the "Bank"). News and other information about the Company can be found at the Bank's website, **https://ir.capfed.com**.

Forward-Looking Statements

Except for the historical information contained in this press release, the matters discussed herein may be deemed to be "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include statements about our beliefs, plans, objectives, goals, expectations, anticipations, estimates and intentions. The words "may," "could," "should," "would," "will," "believe," "anticipate," "estimate," "expect," "intend," "plan," and similar expressions are intended to identify forward-looking statements. Forward-looking statements involve risks and uncertainties, including: changes in policies or the application or interpretation of laws and regulations by regulatory agencies and tax authorities; other governmental initiatives affecting the financial services industry; changes in accounting principles, policies or guidelines; fluctuations in interest rates and the effects of inflation or a potential recession, whether caused by Federal Reserve action or

otherwise; changes to existing trade policies that could affect economic activity or specific industry sectors; the impact of bank failures or adverse developments at other banks and related negative press about the banking industry in general on investor or depositor sentiment; demand for loans in the Company's market areas; the future earnings and capital levels of the Bank and the impact of potential pre-1988 bad debt recapture, 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 documents filed or furnished by the Company with the Securities and Exchange Commission. Actual results 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.

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