Section 1: 8-K (CURRENT REPORT, ITEMS 7.01, 8.01, AND 9.01)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

| Date of | of Report (Date of earliest event reported) October 12, 2018 | |
|---|--|---|
| CA | APITOL FEDERAL FINANCIAL, INC. | |
| (Exact na | ame of Registrant as specified in its Charton | er) |
| Maryland | 001-34814 | 27-2631712 |
| (State or other jurisdiction of incorporation) | (Commission File Number) | (IRS Employer Identification Number) |
| 700 | Kansas Avenue Topeka, Kansas 66603 | |
| (Addres | s of principal executive offices) (Zip Code | e) |
| Registra | nt's telephone number, including area cod (785) 235-1341 | le: |
| | N/A | |
| (Former nam | e or former address, if changed since last | report) |
| Check the appropriate box below if the Form 8-K filing is following provisions: | s intended to simultaneously satisfy the fi | ling obligation of the registrant under any of the |
| ☐ Written communications pursuant to Rule 425 under the | ne Securities Act (17 CFR 230.425) | |
| \square Soliciting material pursuant to Rule 14a-12 under the E | Exchange Act (17 CFR 240.14a-12) | |
| ☐ Pre-commencement communications pursuant to Rule | e 14d-2(b) under the Exchange Act (17 CFI | R 240.14d-2(b)) |
| ☐ Pre-commencement communications pursuant to Rule | e 13e-4(c) under the Exchange Act (17 CFF | R 240.13e-4(c)) |
| Indicate by check mark whether the registrant is an emer chapter) or Rule 12b-2 of the Securities Exchange Act of Emerging growth company □ | | 405 of the Securities Act of 1933 (§230.405 of this |
| If an emerging growth company, indicate by che complying with any new or revised financial accounting | | • |

ITEM 7.01 REGULATION FD DISCLOSURE

The Registrant's press release dated October 17, 2018, announcing a quarterly cash dividend of \$0.085 per share on outstanding Capitol Federal Financial, Inc. common stock payable on November 16, 2018, to stockholders of record as of the close of business on November 2, 2018, is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

ITEM 8.01 OTHER EVENTS

The Registrant's press release dated October 12, 2018, announcing that the annual meeting of stockholders will be held on Tuesday, January 22, 2019, 10:00 a.m. local time at the Bradbury Thompson Center, 1700 S.W. Jewell, located on the Washburn University Campus, in Topeka, Kansas, is attached hereto as Exhibit 99.2 and is incorporated herein by reference. The voting record date is November 30, 2018.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS (d) Exhibits

Exhibit 99.1 - Press release announcing quarterly dividend dated October 17, 2018

Exhibit 99.2 - Press release announcing annual meeting of stockholders dated October 12, 2018

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.

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

CAPITOL FEDERAL FINANCIAL, INC.

By: /s/ Kent G. Townsend

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Date: October 17, 2018

Section 2: EX-99.1 (PRESS RELEASE ANNOUNCING DIVIDEND)



FOR IMMEDIATE RELEASE

October 17, 2018

CAPITOL FEDERAL® FINANCIAL, INC. ANNOUNCES QUARTERLY DIVIDEND

Topeka, KS - 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 16, 2018 to stockholders of record as of the close of business on November 2, 2018.

The Company will release financial results for the quarter and year ended September 30, 2018 on October 26, 2018 before the market opens.

Capitol Federal Financial, Inc. is the holding company for Capitol Federal Savings Bank (the "Bank"). The Bank has 58 branch locations in Kansas and Missouri, and is one of the largest residential lenders in the State of Kansas. News and other information about the Company can be found at the Bank's website, http://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. 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," "extimate," "expect," "intend," "plan," and similar expressions are intended to identify forward-looking statements. Forward-looking statements that involve risks and uncertainties, including changes in economic conditions in the Company's market area, 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, demand for loans in the Company's market area, the future earnings and capital levels of the Bank, which would 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 SEC. 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.

For further information contact:

Kent Townsend Executive Vice President, Chief Financial Officer and Treasurer 700 S Kansas Ave Topeka, KS 66603 (785) 231-6360 ktownsend@capfed.com Investor Relations 700 S Kansas Ave Topeka, KS 66603 (785) 270-6055 investorrelations@capfed.com

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Section 3: EX-99.2 (PRESS RELEASE ANNOUNCING ANNUAL MEETING DATE)



FOR IMMEDIATE RELEASE

October 12, 2018

CAPITOL FEDERAL® FINANCIAL, INC. ANNOUNCES ANNUAL STOCKHOLDERS MEETING DATE

Topeka, KS - Capitol Federal Financial, Inc. (NASDAQ: CFFN) (the "Company") announced today that the annual meeting of stockholders will be held on Tuesday, January 22, 2019. The meeting will be held at 10:00 a.m. local time at the Bradbury Thompson Center, 1700 S.W. Jewell, located on the Washburn University Campus, in Topeka, Kansas. The voting record date will be November 30, 2018.

Capitol Federal Financial, Inc. is the holding company for Capitol Federal Savings Bank (the "Bank"). The Bank has 58 branch locations in Kansas and Missouri, and is one of the largest residential lenders in the State of Kansas. News and other information about the Company can be found at the Bank's website, http://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. 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," "expect," "intend," "plan," and similar expressions are intended to identify forward-looking statements. Forward-looking statements that involve risks and uncertainties, including changes in economic conditions in the Company's market area, 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, demand for loans in the Company's market area, the future earnings and capital levels of the Bank, which would 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 SEC. 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.

For further information contact:

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