



## CAPITOL FEDERAL<sup>®</sup> FINANCIAL, INC.

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September 18, 2013

Mr. Robert deV. Frierson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, NW  
Washington, D.C. 20551  
Via e-mail: [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)

Reference: OMB Number 7100-0334; FR H-b(11)

Dear Secretary:

Capitol Federal Financial, Inc. appreciates the opportunity to provide comments on the collection of information on FR H-(b)11 (the "proposal").

Capitol Federal Financial, Inc. ("CFFN", "we") headquartered in Topeka, Kansas, is a \$9.2 billion savings and loan holding company. We provide a full range of retail banking services through our wholly-owned subsidiary, Capitol Federal Savings Bank (the "Bank"). The Bank primarily serves eastern Kansas and a portion of the metropolitan area of greater Kansas City through 46 branch locations. The Bank is one of the largest residential lenders in the state of Kansas. Over 95% of the Bank's loan portfolio is composed of one- to four-family loans, the majority of which are originated to be held to maturity.

CFFN's common stock is publicly traded on the Global Select tier of the NASDAQ Stock Market under the symbol "CFFN" and we file all required reports with the Securities and Exchange Commission ("SEC") on a timely basis. In addition, we file quarterly Financial Statements for Holding Companies (FR Y-9C and FR Y-9LP Federal Reserve regulatory reports).

We agree with the Federal Reserve that the FR H-(b)11 is no longer needed for proper supervision of companies who file periodic reports with the SEC and quarterly Financial Statements for Holding Companies with the Federal Reserve. The information requested by the FR H-(b)11 is readily available from these reports.

We would appreciate the discontinuation of the requirement to file the FR H-b(11) and the reduced burden that filing the FR H-b(11) places on our Financial Reporting personnel.

Thank you for considering our views. Please feel free to contact me if you would like to discuss our concerns regarding the proposal.

Sincerely,

Kent G. Townsend  
Executive Vice President, CFO and Treasurer