



DIVISION OF  
CORPORATION FINANCE

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

April 26, 2024

Kent G. Townsend  
Chief Financial Officer  
Capitol Federal Financial, Inc.  
700 South Kansas Avenue  
Topeka, Kansas 66603

**Re: Capitol Federal Financial, Inc.**  
**Form 10-K for the Fiscal Year Ended September 30, 2023**  
**File No. 001-34814**

Dear Kent G. Townsend:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance