

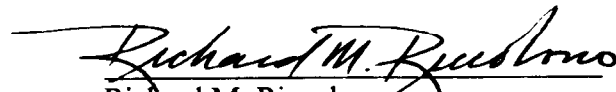
**OFFICE OF THRIFT SUPERVISION**

**APPROVAL OF APPLICATION  
FOR MODIFICATION OF CONDITIONS  
PERTAINING TO DIVIDENDS  
WAIVED BY A MUTUAL HOLDING COMPANY**

**Order No.: 2000-111**  
**Date: December 19, 2000**  
**Re: Dockets Nos. H-3359,  
H-3360, and 0670**

Capitol Federal Savings Bank, MHC, Topeka, Kansas, Capitol Federal Financial, Topeka, Kansas and Capitol Federal Savings Bank, Topeka, Kansas have requested the Office of Thrift Supervision (OTS) amend its approval letters of May 17, 1999 and April 25, 2000 (the Approval Letters) to delete conditions numbers one and two. The OTS has reviewed the request, and for the reasons set forth in a digest from the Midwest Regional Office, a legal opinion by the Business Transactions Division and an analysis by the Office of Examination and Supervision, has concluded that approval of the request is appropriate. Accordingly, the request is hereby approved, and the Approval Letters are hereby amended to delete the two conditions.

By order of the Director of the Office of Thrift Supervision, or her designee,  
effective DECEMBER 19, 2000.

  
Richard M. Riccobono  
Deputy Director