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WASHINGTON FEDERAL INC  
Form 8-K  
October 26, 2004

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 Report (Date of earliest event reported) October 21, 2004  
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Washington Federal, Inc.  
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(Exact name of registrant as specified in its charter)

Washington 0-25454 91-1661606  
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(State or other jurisdiction (Commission File Number) (IRS Employer  
of incorporation) Identification No.)

425 Pike Street, Seattle, Washington 98101  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (206) 624-7930  
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Not Applicable  
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(Former name, former address and former fiscal year, if changed since last  
report)

Check the appropriate box below if the Form 8-K filing is intended to  
simultaneously satisfy the filing obligation of the registrant under any of the  
following provisions:

[ ] Written communications pursuant to Rule 425 under the Securities Act

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(17 CFR 230.425)

- [ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition  
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On October 21, 2004, Washington Federal, Inc. (the "Company") announced by press release its earnings for the year ended September 30, 2004. A copy of the press release is attached hereto as Exhibit 99.1. A copy of the September 30, 2004 Fact Sheet which presents certain detailed financial information about the Company is attached hereto as Exhibit 99.2.

Item 7.01. Regulation FD Disclosure  
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A copy of the September 30, 2004 Fact Sheet which presents certain detailed financial information about the Company is attached hereto as Exhibit 99.2.

Item 9.01. Financial Statements and Exhibits  
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- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits:

- 99.1 Press release dated October 21, 2004.
- 99.2 Fact Sheet as of September 30, 2004.

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.

WASHINGTON FEDERAL, INC.

Dated: October 21, 2004

By: /s/ Brent J. Beardall  
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Brent J. Beardall  
Senior Vice President and

