

WASHINGTON FEDERAL INC  
Form 8-K  
April 25, 2005

**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) April 20, 2005**

**Washington Federal, Inc.**

(Exact name of registrant as specified in its charter)

**Washington**  
(State or other jurisdiction  
of incorporation)

**0-25454**  
(Commission File Number)

**91-1661606**  
(IRS Employer  
Identification No.)

**425 Pike Street, Seattle, Washington**  
(Address of principal executive offices)

**98101**  
(Zip Code)

Registrant's telephone number, including area code **(206) 624-7930**

**Not Applicable**

(Former name, former address and former fiscal year, if changed since last report)

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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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition

On April 20, 2005, Washington Federal, Inc. (the Company ) announced by press release its earnings for the quarter ended March 31, 2005. A copy of the press release is attached hereto as Exhibit 99.1. A copy of the March 31, 2005 Fact Sheet which presents certain detailed financial information about the Company is attached hereto as Exhibit 99.2.

Item 7.01. Regulation FD Disclosure

A copy of the March 31, 2005 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

(a) Not applicable.

(b) Not applicable.

(c) Exhibits:

99.1 Press release dated April 20, 2005.

99.2 Fact Sheet as of March 31, 2005.

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.

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WASHINGTON FEDERAL, INC.

Dated: April 20, 2005

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