WASHINGTON FEDERAL INC Form 8-K July 17, 2006

> 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) July 14, 2006

Washington Federal, Inc.

(Exact name of registrant as specified in its charter)

Washington0-2545491-1661606(State or other jurisdiction
of incorporation)(IRS Employer
Identification No.)

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)

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

On July 14, 2006, Washington Federal, Inc. (the "Company") announced by press release its earnings for the quarter ended June 30, 2006. A copy of the press release is attached hereto as Exhibit 99.1. A copy of the June 30, 2006 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 June 30, 2006 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 July 14, 2006. 99.2 Fact Sheet as of June 30, 2006.

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: July 14, 2006

By:

/s/ Brent J. Beardall

Brent J. Beardall Senior Vice President and

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Chief Financial Officer