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WASHINGTON FEDERAL INC Form 8-K January 23, 2004

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) January 21, 2004

Washington Federal, Inc.

(Exact name of registrant as specified in its charter)

Washington0-2545491-161606(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)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

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- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.

Item 9. Regulation FD Disclosure

At Washington Federal Inc.'s annual meeting of Stockholders on January 21, 2004, the Board of Directors announced a 10% stock dividend. A copy of the press release announcing the stock dividend is attached hereto as Exhibit 99.1

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 thereunto duly authorized.

WASHINGTON FEDERAL, INC.

Dated: January 22, 2004

By: /s/ Brent J. Beardall

Brent J. Beardall Senior Vice President and Chief Financial Officer