

HERITAGE FINANCIAL CORP /WA/  
Form 8-K  
July 28, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities and Exchange Act of 1934**

**Date of Report (Date of earliest event reported):**

**July 27, 2005**

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**HERITAGE FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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**WASHINGTON**  
(State or other jurisdiction

of incorporation)

**0-29480**  
(Commission File Number)

**91-1857900**  
(IRS Employer

Identification No.)

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201 Fifth Avenue S.W.

Olympia WA  
(Address of principal executive officers)

98501  
(Zip Code)

Registrant's telephone number, including area code: (360) 943-1500

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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:

- Written communications pursuant to Rule 425 under the Securities Act (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))
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**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

**ITEM 7.01 REGULATION FD DISCLOSURE**

The following information is furnished pursuant to Item 2.02, Results of Operations and Financial Condition and Item 7.01 Regulation FD Disclosure .

On July 25, 2005, Heritage Financial Corporation issued a press release announcing its operating earnings for the second quarter of 2005. All information in the press release, appearing in Exhibit 99, is not filed but is furnished pursuant to Regulation FD.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

(a) Financial statements

not applicable

(b) Pro forma financial information

not applicable

(c) Exhibits:

The following exhibit is being filed herewith and this list shall constitute the exhibit index:

99 News Release issued by Heritage, dated July 25, 2005

