

STERLING FINANCIAL CORP /WA/  
Form 8-K  
January 31, 2005

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

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**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 31, 2005**

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**STERLING FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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

**0-20800**  
(Commission File Number)

**91-1572822**  
(I.R.S. Employer  
Identification No.)

**111 North Wall Street, Spokane, Washington 99201**

(Address of principal executive offices) (Zip Code)

**(509) 458-3711**

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(Registrant's telephone number, including area code)

**Not Applicable**

(Former Name or Former Address, 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:

- 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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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 2.02. Results of Operations and Financial Condition.**

On January 31, 2005, Sterling Financial Corporation ( Sterling ) issued a press release and financial supplement thereto regarding its results of operations and financial condition for the fiscal year and quarter ended December 31, 2004. The text of the press release is included as Exhibit 99.1 to this report and the financial supplement is included as Exhibit 99.2 to this report. The information included in the press release text and the financial supplement is considered to be furnished under the Securities Exchange Act of 1934. Sterling will include final financial statements and additional analyses for the period ended December 31, 2004, as part of its report on Form 10-K covering that period.

**Item 9.01. Financial Statements and Exhibits.**

(c) The following exhibits are being furnished herewith:

<b>Exhibit No.</b>	<b>Exhibit Description</b>
99.1	Press release text of Sterling Financial Corporation dated January 31, 2005.
99.2	Financial supplement of Sterling Financial Corporation.

**SIGNATURE**

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.

**STERLING FINANCIAL CORPORATION**

(Registrant)

January 31, 2005  
Date

By: /s/ Daniel G. Byrne  
**Daniel G. Byrne**  
Executive Vice President-Finance and  
Chief Financial Officer

