STERLING FINANCIAL CORP /WA/ Form 8-K October 26, 2004

# 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): October 26, 2004

# 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

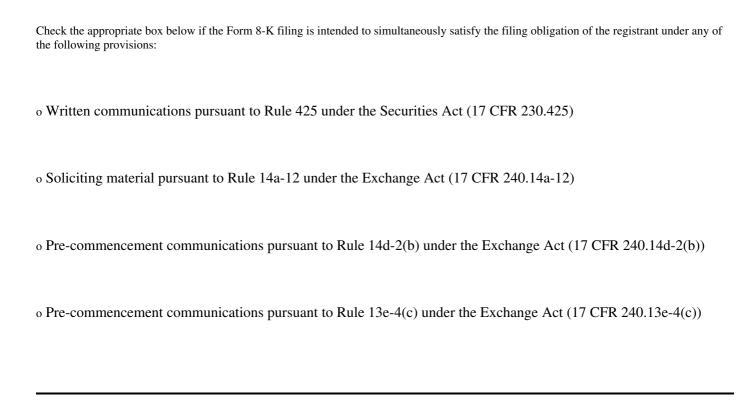
(Address of principal executive offices) (Zip Code)

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(Registrant s telephone number, including area code)

#### Not Applicable

(Former Name or Former Address, if Changed Since Last Report)



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#### INFORMATION TO BE INCLUDED IN THE REPORT

Item 2.02. Results of Operations and Financial Co	l Condition.
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On October 26, 2004, Sterling Financial Corporation (Sterling) issued a press release regarding its results of operations and financial condition for the quarter ended September 30, 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 quarter ended September 30, 2004, as part of its report on Form 10-Q covering that period.

#### Item 9.01. Financial Statements and Exhibits.

(c) The following exhibits are being furnished herewith:

Exhibit	Exhibit Description
No.	

- 99.1 Press release text of Sterling Financial Corporation dated October 26, 2004.
- 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)

October 26, 2004 By: /s/ Daniel G. Byrne
Date Daniel G. Byrne

Executive Vice President-Finance and

Chief Financial Officer

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