

STERLING FINANCIAL CORP /WA/  
Form 8-K  
January 27, 2004

## 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 27, 2004**

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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**

(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 7. 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 27, 2004. |
| 99.2               | Financial supplement of Sterling Financial Corporation.                      |

**Item 12. Results of Operations and Financial Condition.**

On January 27, 2004, Sterling Financial Corporation issued a press release regarding its results of operations and financial condition for the quarter and year ended December 31, 2003. 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. The Company will include final financial statements and additional analyses for the quarter and year ended December 31, 2003, as part of its report on Form 10-K covering that period.

**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 27, 2004  
Date

By: /s/ Daniel G. Byrne  
**Daniel G. Byrne**  
Senior Vice President, Assistant Secretary, and  
Principal Financial Officer