

STERLING FINANCIAL CORP /WA/  
Form 5  
February 11, 2005

# FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
HOUSER KERMIT K

2. Issuer Name and Ticker or Trading Symbol  
STERLING FINANCIAL CORP /WA/ [STSA]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

111 N. WALL STREET

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

SPOKANE, WA 99201

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock	02/11/2005	03/16/2004	J <sup>(1)</sup>	10,167	A	\$ 15.097	33,247	D	^
Common Stock	02/11/2005	05/28/2004	J <sup>(2)</sup>	1,016	A	\$ 28.93	34,263	D	^
Common Stock	02/11/2005	05/28/2004	J <sup>(2)</sup>	308	A	\$ 28.93	34,571	D	^
Common Stock	02/11/2005	02/24/2004	J <sup>(3)</sup>	15,000	D	\$ 15.097	19,571	D	^

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Common Stock	02/11/2005	03/09/2004	J <sup>(4)</sup>	5,000	D	\$ 15.097	14,571	D	Â
Common Stock	02/11/2005	05/28/2004	J <sup>(2)</sup>	206	A	\$ 28.93	2,268	I	ESOP Shares

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 2270 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Price of Underlying Security (Instr. 5)
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HOUSER KERMIT K 111 N. WALL STREET SPOKANE, WA 99201	Â X	Â	Â	Â

## Signatures

E. Marie Hirsch 02/11/2005

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (3) Adjustment to reflect incorrect posting of same-day sales on 2/18, 2/23, and 2/24 in the year 2004. Transaction reflected the exercise, however, not, the same day sale.
- (2) Adjusted to reflect shares previously recorded as IRA shares, which should have reflected as brokerage shares only. This also includes the 10% stock dividend payable on May 28, 2004.
- (4) Adjustment to reflect incorrect posting of same-day sale on 3/9/2004. Transaction reflected the exercise, however, not the same-day sale.

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(1) Adjustment to reflect incorrect posting of a cash purchase on 3/16/04.

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