#### SEIBLY JOHN GREGORY

Form 5

February 13, 2012

### FORM 5

#### **OMB APPROVAL**

2005

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

3235-0362 Number: January 31, Expires:

**OMB** 

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Check this box if

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported

Form 4

30(h) of the Investment Company Act of 1940

Transactions Reported

securities beneficially owned directly or indirectly.

SEIBLY JOHN GREGORY Symbol STER			Issuer Name and Ticker or Trading  mbol TERLING FINANCIAL CORP  VA/ [STSA]				5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)				
(Last)		(Month/Γ	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2011				_X Director 10% Owner _X Officer (give title Other (specify below) CEO/President - SFC				
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting (check applicable line)				
SPOKANE,		_X_ Form Filed by One Reporting Pers Form Filed by More than One Rep 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. Securi Acquired Disposed (Instr. 3,	d (A) of (E) 4 and (A) or	<b>)</b> )	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)		
Common Stock	12/31/2011	Â	J	204 (2)	A	\$ 0 (1)	2,438	I	401K		
Common Stock	Â	Â	Â	Â	Â	Â	46,801	D	Â		
Reminder: Report on a separate line for each class of			Persons who respond to the collection of information SEC					SEC 2270			

contained in this form are not required to respond unless

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(9-02)

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# $\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
									or	
						Date	Expiration		Number	
						Exercisable	Date		of	
					(A) (D)				Shares	

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## **Reporting Owners**

Reporting Owner Name / Address				
	Director	10% Owner	Officer	Other
SEIBLY JOHN GREGORY 111 N. WALL STREET SPOKANE, WA 99201	ÂX	Â	CEO/President - SFC	Â

## **Signatures**

/s/ Daniel G. Byrne, attorney-in-fact

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