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STERLING BANCORP
Form 8-K
January 23, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 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) JANUARY 21, 2003

COMMISSION FILE NUMBER: 1-5273-1

Sterling Bancorp
(Exact name of Registrant as specified in its charter)

New York
(State of other jurisdiction
of incorporation)

13-2565216
(IRS Employer
Identification No.)

650 Fifth Avenue, New York, New York
(Address of principal executive offices)

10019-6108
(Zip Code)

(212) 757-3300
(Registrant's telephone number, including area code)

N/A
(FORMER NAME, FORMER ADDRESS AND FORMER FISCAL YEAR, IF CHANGED SINCE LAST
REPORT)

ITEM 5
OTHER EVENTS

On January 21, 2003, the Company issued a press release announcing results for the quarter and the year ended December 31, 2002. The press release is included herein as Exhibit 99.1.

ITEM 7
FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

- (a) Financial Statements of the Business Acquired.
Not Applicable
- (b) Pro Forma Financial Information
Not Applicable

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(c) Exhibits
99.1 Press Release dated January 21, 2003

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 hereunto duly authorized.

STERLING BANCORP

(Registrant)

DATE: January 23, 2003

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN
Executive Vice President, Treasurer
and Chief Financial Officer

EXHIBIT INDEX

Exhibit
Number

99.1

Press Release dated January 21, 2003