

STERLING BANCORP  
Form 8-K  
October 22, 2004

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**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) October 21, 2004**

**Commission File Number: 1-5273-1**

**Sterling Bancorp**

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**(Exact name of Registrant as specified in its charter)**

**New York**

**13-2565216**

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**(State of other jurisdiction of incorporation)**

**(IRS Employer Identification No.)**

**650 Fifth Avenue, New York, New York**

**10019-6108**

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**(Address of principal executive offices)**

**(Zip Code)**

**(212) 757- 3300**

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**(Registrant's telephone number, including area code)**

**N/A**

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**(Former name, former address and former fiscal year, if  
changed since last report)**

**Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:**

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)**
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)**
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))**
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))**
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**ITEMS 2.02 AND 7.01**

**RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND REGULATION  
FD DISCLOSURE**

On October 21, 2004, the Company reported its financial results for the third quarter ended September 30, 2004. The press release is included herein as Exhibit 99.1. The information included herein is furnished to the Commission pursuant to Items 2.02 and 7.01.

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Press release dated October 21, 2004, furnished pursuant to Items 2.02 and 7.01

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**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.

DATE: October 22, 2004

BY: /s/ JOHN W. TIETJEN

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

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**EXHIBIT INDEX**

**Exhibit  
Number**

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99.1            Press Release dated October 21, 2004