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STERLING BANCORP  
Form 8-K  
January 23, 2004

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 22, 2004  
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STERLING BANCORP  
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(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

NEW YORK

1-5273-1

13-2565216  
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(STATE OF OTHER JURISDICTION  
OF INCORPORATION)

COMMISSION FILE NUMBER

(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 OR FORMER ADDRESS, IF CHANGED SINCE LAST REPORT)

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
- (c) Exhibits  
99.1 Press Release dated January 22, 2004

ITEM 12

RESULTS OF OPERATIONS AND FINANCIAL CONDITION

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On January 22, 2004, the Company reported its results for the quarter and the year ended December 31, 2003. A copy of the Company's press release containing this information is being furnished as Exhibit 99.1 to this Report on Form 8-K and is incorporated herein by reference.

The information furnished under Item 12 of this Report, including Exhibit 99.1, shall be deemed to be "filed" for purpose of the Securities Exchange Act of 1934, as amended.

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, 2004  
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BY: /s/ JOHN W. TIETJEN  
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JOHN W. TIETJEN  
Executive Vice President, Treasurer  
and Chief Financial Officer

EXHIBIT INDEX

Exhibit  
Number  
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99.1                      Press Release dated January 22, 2004