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STERLING BANCORP  
Form 8-K  
July 21, 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) JULY 20, 2004

STERLING BANCORP

-----  
(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)

ITEMS 9 AND 12

RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND REGULATION FD DISCLOSURE

The following information is furnished pursuant to Item 9 of Form 8K, "Regulation FD Disclosure" and Item 12 of Form 8K, "Results of Operations and Financial Condition".

On July 20, 2004, the Company reported its results for the quarter and six months ended June 30, 2004. 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.

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

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(Registrant)

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DATE: July 21, 2004

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 July 20, 2004