

STERLING BANCORP  
Form 8-K  
September 21, 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)**

**September 20, 2004**

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**Commission File  
Number:**

**1-5273-1**

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**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)**

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**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 September 20, 2004

**ITEM 9 REGULATION FD DISCLOSURE**

On September 20, 2004, the Company issued a press release announcing a presentation on September 23, 2004 by John C. Millman-President of Sterling Bancorp and Michael Bizenov-President of Sterling National Mortgage Company Inc., as part of the LI Invest First Annual Investor Conference. The press release is included herein as Exhibit 99.1.

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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: September 21, 2004

BY: /s/ JOHN W. TIETJEN

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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 September 20, 2004 |
|------|----------------------------------------|