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STERLING BANCORP  
Form 8-K  
October 21, 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) OCTOBER 20, 2003  
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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 October 20, 2003

ITEM 12

RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 20, 2003, the Company reported its results for the quarter and the nine-months ended September 30, 2003. A copy of the Company's press release containing this information is being furnished as Exhibit 99.1 to this

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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: October 21, 2003  
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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 October 20, 2003