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STERLING BANCORP Form 8-K January 23, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 8-K

	FORM 8-K	
PURSUANT TO SECTION 13 OR 1	CURRENT REPORT 15(d) OF THE SECURITIES EXCHA	NGE ACT OF 1934
DATE OF REPORT (DATE OF EARLIES?	FEVENT REPORTED) JANUARY 22	, 2004
	STERLING BANCORP	
(EXACT NAME OF REG	ISTRANT AS SPECIFIED IN ITS C	HARTER)
NEW YORK	1-5273-1	13-2565216
(STATE OF OTHER JURISDICTION OF INCORPORATION)		
650 FIFTH AVENUE, NEW YORK, NEW YORK		10019-6108
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES)		(ZIP CODE)
	(212) 757-3300	
(REGISTRANT'S TELI	EPHONE NUMBER, INCLUDING AREA	CODE)
N/A		
(FORMER NAME OR FORME	R ADDRESS, IF CHANGED SINCE L	AST REPORT)
ITEM 7 FINANCIAL STATEMENTS, PRO FORMA	FINANCIAL INFORMATION AND EX	HIBITS
(a) Financial Statements of the Business Acquired. Not Applicable		

ITEM 12
RESULTS OF OPERATIONS AND FINANCIAL CONDITION

99.1 Press Release dated January 22, 2004

Pro Forma Financial Information

Not Applicable

Exhibits

(b)

(C)

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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 BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN

Executive Vice President, Treasurer

and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number

99.1 Press Release dated January 22, 2004