

STERLING BANCORP  
Form 8-K  
July 22, 2005

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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) July 21, 2005**

**Commission File Number: 1-5273-1**

**Sterling Bancorp**

**(Exact name of Registrant as specified in its charter)**

**New York**

**13-2565216**

**(State of other jurisdiction  
of incorporation)**

**(IRS Employer  
Identification No.)**

**650 Fifth Avenue, New York, New York**

**10019-6108**

**(Address of principal executive offices)**

**(Zip Code)**

**(212) 757- 3300**

**(Registrant's telephone number, including area code)**

**N/A**

**(Former name, former address and former fiscal year, if changed since last report)**

**Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:**

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)**
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)**
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))**
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))**

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**ITEM 7.01**

**REGULATION FD DISCLOSURE**

On July 21, 2005, the Company issued a press release announcing a presentation on July 27, 2005 by John C. Millman, President of Sterling Bancorp, as part of the Keefe, Bruyette & Woods, Inc. Honor Roll and Sixth Annual Community Bank Investor Conference. This press release is included as Exhibit 99.1.

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Press release dated July 21, 2005 (furnished pursuant to Item 7.01)

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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: July 22, 2005

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

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**EXHIBIT INDEX**

Exhibit  
Number

99.1 Press Release dated July 21, 2005