

STERLING BANCORP  
Form 8-K  
July 19, 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)**

**July 16, 2004**

**Commission File Number:**

**1-5273-1**

**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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**ITEMS 9 AND 12 RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND REGULATION FD DISCLOSURE**

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On July 16, 2004, the Company issued a press release announcing a conference call on July 20, 2004 at 10:00 am EST to discuss its financial results for the second quarter ended June 30, 2004. 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: July 19, 2004

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN  
Executive Vice  
President, Treasurer  
and Chief Financial  
Officer

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99.1 Press Release dated July 16, 2004