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STERLING BANCORP
Form 8-K
November 18, 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) November 17, 2003

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 (IRS Employer
of incorporation) 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)

ITEM 5
OTHER EVENTS

On November 17, 2003, the Company issued a press release announcing a presentation on November 19, 2003 by John C. Millman, President of Sterling Bancorp, as part of the Ryan Beck & Co. Financial Institutions Investor Conference. The press release is included herein as Exhibit 99.1.

ITEM 7
FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

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- (a) Financial Statements of the Business Acquired.
Not Applicable

- (b) Pro Forma Financial Information
Not Applicable

- (c) Exhibits
99.1 Press Release dated November 17, 2003

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: November 18 2003

BY: /s/ JOHN W. TIETJEN

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