

STERLING BANCORP  
Form 8-K  
October 25, 2004

**Table of Contents**

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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) October 22, 2004**

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

**Sterling Bancorp**

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

**New York**

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**13-2565216**

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

**(IRS Employer  
Identification No.)**

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

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**10019-6108**

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**(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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TABLE OF CONTENTS

ITEMS 7.01 AND 9.01  
REGULATION FD DISCLOSURE AND FINANCIAL STATEMENTS AND  
EXHIBITS  
SIGNATURE  
EXHIBIT INDEX  
PRESS RELEASE  
PRESS RELEASE

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**Table of Contents**

**ITEM 7.01  
REGULATION FD DISCLOSURE**

On October 22, 2004, the Company issued a press release announcing a presentation on October 27, 2004 by John C. Millman-President of Sterling Bncorp and Howard M. Applebaum -Executive Vice President and Senior Lending Officer of Sterling National Bank, as part of the Ryan Beck & Co. Financial Institutions Investor Conference. The press release is included herein as Exhibit 99.1. The information included herein is furnished to the Commission pursuant to Items 7.01 and 9.01

**ITEM 9.01  
FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS**

(c) Exhibits

99.1 Press Release dated October 22, 2004

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**Table of Contents**

**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: October 25, 2004

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

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**Table of Contents**

**EXHIBIT INDEX**

**Exhibit  
Number**

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99.1                      Press Release dated October 22, 2004