

STERLING BANCORP  
Form 8-K  
October 25, 2005



- 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))**
-

**TABLE OF CONTENTS**

ITEM 7.01

REGULATION FD DISCLOSURE

ITEM 9.01

FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

EX-99.1: PRESS RELEASE

---

**Table of Contents**

**ITEM 7.01**

**REGULATION FD DISCLOSURE**

On October 24, 2005, the Company issued a press release announcing a conference call to be held on October 26, 2005 at 9:00 am EST to discuss its financial results for the third quarter and nine months ended September 30, 2005. The press release is included as Exhibit 99.1.

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Press release dated October 24, 2005 (furnished pursuant to Item 7.01)

---

**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, 2005

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN  
Executive Vice President  
and Chief Financial Officer

---

**Table of Contents**

**EXHIBIT INDEX**

Exhibit  
Number

99.1 Press Release dated October 24, 2005