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STERLING BANCORP  
Form 8-K  
November 19, 2004

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 18, 2004  
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COMMISSION FILE NUMBER: 1-5273-1  
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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)

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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14A-12 under the Exchange Act (17 CFR 240.14A-12)
- Pre-commencement communications pursuant to Rule 14D-2(b) under the Exchange Act (17 CFR 240.14D-2(b))
- Pre-commencement communications pursuant to Rule 13E-4(c) under the Exchange Act

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Act (17CFR 240.13E-4(c))

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ITEMS 7.01 AND 8.01  
REGULATION FD DISCLOSURE AND OTHER EVENTS

SIGNATURE

EXHIBIT INDEX

PRESS RELEASE

ITEMS 7.01 AND 8.01  
REGULATION FD DISCLOSURE AND OTHER EVENTS

On November 18, 2004 the Company issued a press release announcing the declaration of a six-for-five stock split to be distributed on December 8, 2004 to shareholders of record on November 29, 2004. The Company also announced a quarterly cash dividend of \$0.19 per post-split common share payable on December 31, 2004 to shareholders of record on December 17, 2004. The press release is included herein as Exhibit 99.1

ITEM 9.01  
FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

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99.1 Press Release dated November 18, 2004

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 19, 2004

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

EXHIBIT INDEX

Exhibit  
Number

99.1 Press Release dated November 18, 2004