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STERLING BANCORP  
Form 8-K  
July 22, 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) JULY 21, 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 (IRS Employer  
of incorporation) 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)

ITEM 7  
FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(a) Financial Statements of the Business Acquired.

Not Applicable

(b) Pro Forma Financial Information

Not Applicable

(c) Exhibits

99.1 Press Release dated July 21, 2004

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ITEM 9  
REGULATION FD DISCLOSURE

On July 21, 2004, the Company issued a press release announcing a presentation on July 27, 2004 by John C. Millman, President of Sterling Bancorp, as part of the Keefe, Bruyette & Woods, Inc. Fifth Annual Community Bank Investor Conference. The press release is included herein as Exhibit 99.1.

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 22, 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  
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99.1 Press Release dated July 21, 2004