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STERLING BANCORP  
Form 8-K  
July 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) JULY 17, 2003

STERLING BANCORP

-----  
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

NEW YORK

1-5273-1

13-2565216

-----  
(STATE OF OTHER JURISDICTION  
OF INCORPORATION)

COMMISSION FILE NUMBER

(IRS EMPLOYER  
IDENTIFICATION NO.)

650 FIFTH AVENUE, NEW YORK, NEW YORK

10019-6108

-----  
(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 OR FORMER ADDRESS, IF CHANGED SINCE LAST REPORT)

ITEM 5  
OTHER EVENTS, INCLUDING INFORMATION FURNISHED UNDER ITEM 12

On July 17, 2003, the Company issued a press release announcing results for the quarter and the six months ended June 30, 2003. The press release is included herein as Exhibit 99.1.

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 17, 2003

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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.

STERLING BANCORP  
(Registrant)

DATE: July 18, 2003

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 July 17, 2003