

STERLING BANCORP
Form 8-K/A
September 21, 2004

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ITEM 9.01 FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND
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This amendment corrects the numbering of the Form 8-K previously filed on the date hereof to reflect the new numbering requirements of Form 8-K.

ITEM 7.01 REGULATION FD DISCLOSURE

On September 20, 2004, the Company issued a press release announcing a presentation on September 23, 2004 by John C. Millman-President of Sterling Bancorp and Michael Bizenov-President of Sterling National Mortgage Company Inc., as part of the LI Invest First Annual Investor Conference. The press release is included herein as Exhibit 99.1.

ITEM 9.01 FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

- (c) Exhibits
 - 99.1 Press Release dated September 20, 2004
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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.

DATE: September 21, 2004

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN
Executive Vice President, Treasurer
and Chief Financial Officer

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EXHIBIT INDEX

**Exhibit
Number**

99.1 Press Release dated September 20, 2004