

STERLING BANCORP  
Form 8-K  
May 20, 2005

Table of Contents

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)

May 19, 2005

Commission File Number:

1-5273-1

Sterling Bancorp

(Exact name of Registrant as specified in its charter)

New York

13-2565216

(State or other jurisdiction of incorporation)

(IRS Employer Identification No.)

650 Fifth Avenue, New York, New York

10019-6108

(Address of principal executive offices)

(Zip Code)

(212) 757- 3300

(Registrant's telephone number, including area code)

(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 (17 CFR

**240.13e-4(c)**

---

**TABLE OF CONTENTS**

ITEM 7.01 REGULATION FD DISCLOSURE

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

EXHIBIT INDEX

EX-99.1: PRESS RELEASE

---

**Table of Contents**

**ITEM 7.01**

**REGULATION FD DISCLOSURE**

On May 19, 2005, the Company issued a press release announcing the official opening of a full service branch at 42 Broadway in lower Manhattan. The press release is included as Exhibit 99.1.

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Press release dated May 19, 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: May 20, 2005

BY: /s/ JOHN W. TIETJEN

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

---

**Table of Contents**

**EXHIBIT INDEX**

Exhibit  
Number

99.1 Press Release dated May 19, 2005