

STERLING BANCORP  
Form 8-K  
February 18, 2005

**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) February 17,2005

Commission File Number: 1-5273-1

**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 (17CFR 240.13e-4(c))



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PRESS RELEASE

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**ITEMS 7.01 AND 8.01**  
**REGULATION FD DISCLOSURE AND OTHER EVENTS**

On February 17, 2005 the Company issued a press release announcing the declaration of a quarterly cash dividend of \$0.19 per common share payable on March 31, 2005 to shareholders of record on March 15, 2005. The press release is included herein as Exhibit 99.1.

**ITEM 9.01**  
**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Press Release dated February 17, 2005

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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: February 18, 2005

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 February 17, 2005