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STERLING BANCORP  
Form 8-K  
December 23, 2003

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) DECEMBER 22, 2003  
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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 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)

ITEM 5  
OTHER EVENTS

On December 22, 2003, the Company issued a press release announcing an agreement to acquire deposits and a branch located at One Executive Boulevard in Yonkers, New York from City & Suburban Federal Savings Bank. The acquisition marks Sterling National Bank's expansion into the Westchester marketplace and will be the bank's tenth banking location in New York. The transaction is anticipated to close in February 2004, pending regulatory approvals and certain other conditions of closing. The press release is included herein as Exhibit 99.1.

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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 December 22, 2003

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: December 23, 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

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99.1 Press Release dated December 22, 2003