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STERLING BANCORP Form 8-K January 23, 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) JANUARY 21, 2003

COMMISSION FILE NUMBER: 1-5273-1

Sterling Bancorp (Exact name of Registrant as specified in its charter)

New York (State of other jurisdiction of incorporation) 13-2565216 (IRS Employer Identification No.)

650 Fifth Avenue, New York, New York (Address of principal executive offices)

10019-6108 (Zip Code)

(212) 757-3300

(Registrant's telephone number, including area code)

N/A

(FORMER NAME, FORMER ADDRESS AND FORMER FISCAL YEAR, IF CHANGED SINCE LAST REPORT)

ITEM 5 OTHER EVENTS

On January 21, 2003, the Company issued a press release announcing results for the quarter and the year ended December 31, 2002. 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

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(C)	Exhibits									
	99.1	Press Re	elease	dated	Januar	ry 21,	2003			
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	Pursua	ant to th	he requ	iremen	its of	the S	Securities	Exchange	Act of	1934,
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the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

> STERLING BANCORP _____ (Registrant)

DATE: January 23, 2003

BY: /s/ JOHN W. TIETJEN _____ JOHN W. TIETJEN Executive Vice President, Treasurer

and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number

99.1 Press Release dated January 21, 2003