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STERLING BANCORP  
Form 8-K  
November 21, 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) November 20, 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 November 20, 2003 the Company issued a press release announcing the declaration of a quarterly cash dividend of \$0.19 per common share payable on December 31, 2003 to shareholders of record on December 13, 2003. 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

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- (b) Pro Forma Financial Information  
Not Applicable
- (c) Exhibits  
99.1 Press Release dated November 20, 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: November 21, 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 November 20, 2003