

STERLING BANCORP  
Form 8-K  
January 29, 2008

**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 28, 2008  
Commission File Number: 1-5273-1  
Sterling Bancorp**

**(Exact name of Registrant as specified in its charter)**

**New York**

**13-2565216**

**(State of 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)**

**N/A**

**(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:**

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)**
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)**
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))**
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))**
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**ITEMS 2.02 AND 7.01**

**RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND REGULATION FD  
DISCLOSURE**

On January 28, 2008 the Company announced its financial results for the quarter and fiscal year ended December 31, 2007. The Company's press release announcing these results and containing certain other information is included as Exhibit 99.1

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(d) Exhibits

- 99.1 Press release dated January 28, 2008. The press release is furnished pursuant to Items 2.02 and 7.01, except that the unaudited consolidated balance sheet as of December 31, 2007 and unaudited consolidated statements of income, comprehensive (loss) income and changes in shareholders' equity for the three and twelve months ended December 31, 2007 on pages 9, 10, 11 and 12 of the press release shall be deemed "filed" for purposes of the Securities Exchange Act of 1934 rather than furnished pursuant to General Instruction B.2 of Form 8-K.
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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: January 29, 2008

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN  
Executive Vice President  
and Chief Financial Officer