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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 1-5273-1 Commission File Number: Sterling Bancorp (Exact name of Registrant as specified in its charter) New York 13-2565216 _____ (State of other jurisdiction (IRS Employer of incorporation) Identification No.) 10019-6108 650 Fifth Avenue, New York, New York (Address of principal executive offices) (Zip Code) (212) 757-3300 ______ (Registrant's telephone number, including area code) N/A

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.

(Former name, former address and former fiscal year, if changed since last report)

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

JOHN W. TIETJEN

Executive Vice President, Treasurer

and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number

99.1 Press Release dated November 20, 2003