

STERLING BANCORP  
Form 8-K  
October 28, 2005



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**ITEMS 2.02 AND 7.01**

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

On October 26, 2005 the Company announced its financial results for the quarter ended September 30, 2005. 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**

(c) Exhibits

99.1 Press release dated October 26, 2005. The press release is furnished pursuant to Items 2.02 and 7.01, except that the unaudited consolidated balance sheet as of September 30, 2005 and unaudited consolidated statements of income, comprehensive income and changes in shareholders' equity for the three and nine months ended September 30, 2005 on pages 8, 9 and 10 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: October 28, 2005

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN  
Executive Vice President  
and Chief Financial Officer

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**EXHIBIT INDEX**

Exhibit  
Number

99.1      Press Release dated October 26, 2005