

STERLING BANCORP  
Form 8-K  
November 17, 2008

**Table of Contents**

**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 14, 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:**

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))
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TABLE OF CONTENTS

ITEM 7.01  
REGULATION FD DISCLOSURE

ITEM 9.01  
FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

EXHIBIT INDEX

PRESS RELEASE  
EX-99.1: PRESS RELEASE

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**Table of Contents**

**ITEM 7.01**

**REGULATION FD DISCLOSURE**

On November 14, 2008, the Company announced that it will continue to participate in the Federal Deposit Insurance Corporation's expanded deposit program for noninterest-bearing transaction accounts. The Company's press release is included as Exhibit 99.1.

**ITEM 9.01**

**FINANCIAL STATEMENTS AND EXHIBITS**

(d) Exhibits

99.1 Press release dated November 14, 2008 (furnished pursuant to Item 7.01)

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**Table of Contents**

**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 17, 2008

BY: /s/ JOHN W. TIETJEN

JOHN W. TIETJEN  
Executive Vice President  
and Chief Financial Officer

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**Table of Contents**

**EXHIBIT INDEX**

Exhibit  
Number

99.1 Press Release dated November 14, 2008