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STERLING BANCORP  
Form 8-K  
November 13, 2002

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 12, 2002

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)

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REGULATION FD DISCLOSURE  
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On November 12, 2002, the Chief Executive Officer and the Chief Financial Officer of the Company filed the certifications relating to the Company's Quarterly Report on Form 10-Q for the quarter ended September 30, 2002 required pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

SIGNATURE  
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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 13, 2002

BY: /s/ JOHN W. TIETJEN  
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JOHN W. TIETJEN  
Executive Vice President, Treasurer  
and Chief Financial Officer