



STERLING BANCORP
www.sterlingbancorp.com

NEWS

650 FIFTH AVENUE
NEW YORK, NY 10019-6108

IMMEDIATE RELEASE

John Tietjen
Chief Financial Officer
Sterling Bancorp
john.tietjen@sterlingbancorp.com
212.757.8035

Thomas Walsh
Investor Relations/Media Relations
MWW Group
twalsh@mww.com
201.507.9500

Sterling Bancorp To Announce Full Year and Fourth Quarter 2004 Results

New York, NY, February 2, 2005 – Sterling Bancorp (NYSE: STL), a financial holding company and the parent company of Sterling National Bank, will issue its financial results for the fiscal year and fourth quarter ended December 31, 2004, before the market opens on Friday, February 4, 2005. In addition, Sterling will hold a conference call on Friday, February 4, 2005 at 10:00 AM EDT to discuss the financial results.

To access the conference call live, interested parties may dial 888-243-0813 at least 10 minutes prior to the call.

A replay of the conference call will be available beginning at 1:00 PM EDT on Friday, February 4, 2005 until 11:59 PM EDT on Friday, February 11, 2005. To access the replay by telephone, interested parties may dial 888-266-2081 and enter the access code 644119.

About Sterling Bancorp

Sterling Bancorp (NYSE: STL) is a financial holding company with assets of \$1.9 billion, offering a broad array of banking and financial services products. Its principal banking subsidiary is Sterling National Bank, founded in 1929. Sterling provides a wide range of products and services, including business and consumer loans, commercial and residential mortgage lending and brokerage, asset-based financing, factoring, trade financing, equipment leasing, corporate and consumer deposit services, trust and estate administration, and investment management services. The Company has operations in New York, Virginia and North Carolina and conducts business throughout the U.S.

###