



STERLING BANCORP
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NEWS

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IMMEDIATE RELEASE

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Sterling Bancorp To Announce Second Quarter 2005 Financial Results

New York, NY, July 22, 2005 – Sterling Bancorp (NYSE: STL), a financial holding company and the parent company of Sterling National Bank, will issue its financial results for the second quarter ended June 30, 2005, before the market opens on Tuesday, July 26, 2005. In addition, Sterling will hold a conference call on Tuesday, July 26, 2005 at 10:00 AM EDT to discuss the financial results.

To access the conference call live, interested parties may dial 866-244-4515 at least 10 minutes prior to the call.

A replay of the conference call will be available beginning at 1:00 PM EDT on Tuesday, July 26, 2005 until 11:59 PM EDT on Tuesday, August 2, 2005. To access the replay by telephone, interested parties may dial 888-266-2081 and enter the access code 745575.

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.