

STERLING BANCORP  
Form 5  
February 11, 2005

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

Check this box if  
no longer subject  
to Section 16.  
Form 4 or Form  
5 obligations  
may continue.  
See Instruction  
1(b).  
Form 3 Holdings  
Reported  
Form 4  
Transactions  
Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL  
OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

## OMB APPROVAL

OMB  
Number: 3235-0362  
Expires: January 31,  
2005  
Estimated average  
burden hours per  
response... 1.0

1. Name and Address of Reporting Person \*  
**ABRAMS ROBERT**

(Last) (First) (Middle)

**650 FIFTH AVENUE, 4TH  
FLOOR**

(Street)

2. Issuer Name **and** Ticker or Trading  
Symbol  
**STERLING BANCORP [STL]**

3. Statement for Issuer's Fiscal Year Ended  
(Month/Day/Year)  
**12/31/2004**

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

☒ Director ☐ 10% Owner  
☐ Officer (give title below) ☐ Other (specify below)

4. If Amendment, Date Original  
Filed (Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

**NEW YORK, NY 10019**

☒ Form Filed by One Reporting Person  
☐ Form Filed by More than One Reporting  
Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â Â Â Â Â Amount (D) Price	19,410	D	Â

Reminder: Report on a separate line for each class of  
securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information  
contained in this form are not required to respond unless  
the form displays a currently valid OMB control number.**

SEC 2270  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount Underlying Security (Instr. 3 and 4)	8. Date Exercisable Expiration Date	9. Title	10. Amount or Number of Shares
					(A) (D)					
Non-qualified stock option (right to buy)	\$ 7.25	Â	Â	3 <sup>(1)</sup>	Â Â	06/30/2001 <sup>(6)</sup> 06/30/2005	Common Stock			3,
Non-qualified stock option (right to buy)	\$ 15.47	Â	Â	3 <sup>(1)</sup>	Â Â	06/29/2002 <sup>(6)</sup> 06/29/2006	Common Stock			9,
Non-qualified stock option (right to buy)	\$ 14.39	Â	Â	3 <sup>(1)</sup>	Â Â	07/31/2002 <sup>(6)</sup> 07/31/2006	Common Stock			4,
Non-qualified stock option (right to buy)	\$ 19.85	Â	Â	3 <sup>(1)</sup>	Â Â	06/28/2003 <sup>(6)</sup> 06/28/2007	Common Stock			9,
Non-qualified stock option (right to buy)	\$ 16.61	Â	Â	3 <sup>(1)</sup>	Â Â	07/31/2003 <sup>(6)</sup> 07/31/2007	Common Stock			4,
Non-qualified stock option (right to buy)	\$ 18.61	Â	Â	3 <sup>(1)</sup>	Â Â	06/30/2004 <sup>(6)</sup> 06/30/2008	Common Stock			4,
Non-qualified stock option (right to buy)	\$ 19.71	Â	Â	3 <sup>(1)</sup>	Â Â	07/31/2004 <sup>(6)</sup> 07/31/2008	Common Stock			4,
Non-qualified stock option (right to buy)	\$ 23.02	Â	Â	3 <sup>(1)</sup>	Â Â	06/30/2005 <sup>(6)</sup> 06/30/2009	Common Stock			4,
Non-qualified stock option (right to buy)	\$ 22.47	Â	Â	3 <sup>(1)</sup>	Â Â	07/30/2005 <sup>(6)</sup> 07/30/2009	Common Stock			4,

## Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

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Director 10% Owner Officer Other

ABRAMS ROBERT  
650 FIFTH AVENUE  
4TH FLOOR  
NEW YORK, NY 10019

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## Signatures

/s/ Abrams,  
Robert

02/11/2005

    Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes securities issued as a result of a stock split in the form of a 20% dividend paid by issuer on December 8, 2004; exercise prices have been adjusted accordingly.
- (6) Non-qualified stock options become exercisable in installments over a four year period, commencing on the first anniversary of the grant for a term of five years from the date of grant (first exercisable date listed).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.