

PEAPACK GLADSTONE FINANCIAL CORP  
Form 8-K  
April 29, 2004

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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

April 27, 2004

Date of Report (Date of earliest event reported)

PEAPACK-GLADSTONE FINANCIAL CORPORATION  
(Exact name of Registrant as Specified in its Charter)

New Jersey  
(State or Other Jurisdiction of Incorporation)

001-16197                                      22-3537895  
(Commission File Number) (IRS Employer Identification No.)

158 Route 206, Peapack-Gladstone, New Jersey 07934  
(Address of principal executive offices)

(908) 234-0700  
(Registrant's telephone number, including area code)

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INFORMATION TO BE INCLUDED IN THE REPORT

Item 7. Financial Statements and Exhibits.

(c) Exhibit.

Exhibit No. -----	Title -----
99.1	Press Release dated April 27, 2004.

The press release disclosed in this Item 7 as Exhibit 99.1 shall be considered "furnished" but not "filed" pursuant to Item 12 of Form 8-K for purposes of the Securities Exchange Act of 1934, as amended.

Item 12. Results of Operations and Financial Condition.

On April 27, 2004, Peapack-Gladstone Financial Corporation (the "Corporation") issued a press release reporting earnings and other financial results for its first quarter of 2004, which ended March 31, 2004. A copy of the press release

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is attached to this Current Report on Form 8-K as Exhibit 99.1.

The information disclosed under this Item 12, including Exhibit 99.1, shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

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SIGNATURES

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 thereunto duly authorized.

PEAPACK-GLADSTONE FINANCIAL CORPORATION

Dated: April 29, 2004

By: /s/ Arthur F. Birmingham

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Arthur F. Birmingham  
Executive Vice President and  
Chief Financial Officer

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EXHIBIT INDEX

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