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PEAPACK GLADSTONE FINANCIAL CORP

Form 8-K February 04, 2005

UNITED STATES
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

February 1, 2005 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)

 $001-16197 \\ \hbox{(Commission File Number) (IRS Employer Identification No.)}$

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

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

	Written communication (CFR 230.425)	ations p	pursuant	to Rule	425	under	the	Seci	uritie	s Act	t
	Soliciting maters 240.14a-12)	ial pur	suant to	Rule 14a	1-12	under	the	Exch	nange .	Act	(17
	Pre-commencement nange Act (17 CFR			pursuant	. to	Rule	14d-2	2(b)	under	the	
[_]	Pre-commencement	commun	ications	pursuant	. to	Rule	13e-4	l(c)	under	the	

INFORMATION TO BE INCLUDED IN THE REPORT

Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

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On February 1, 2005, Peapack-Gladstone Financial Corporation (the "Corporation") issued a press release reporting earnings and other financial results for its fourth quarter of 2004, which ended December 31, 2004. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is incorporated by reference in its entirety.

The information disclosed under this Item 2.02, including Exhibit 99.1, shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibit.

Exhibit No. Title

99.1 Press Release dated February 1, 2005.

The press release disclosed in this Item 9.01 as Exhibit 99.1 shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

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: February 4, 2005 By:/s/ Arthur F. Birmingham

Arthur F. Birmingham

Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No. Title

99.1 Press Release dated February 1, 2005.