PEAPACK GLADSTONE FINANCIAL CORP

March 26, 2013
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
Date of report (Date of earliest event reported) March 22, 2013
PEAPACK-GLADSTONE FINANCIAL CORPORATION
(Exact Name of Registrant as Specified in Charter)

New Jersey (State or Other Jurisdiction

001-16197 22-3537895 (Commission (I.R.S. Employer

of Incorporation)

File Number) Identification No.)

500 Hills Drive, Suite 300, Bedminster, New Jersey
(Address of Principal Executive Offices)

(Zip Code)

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

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 (*see* General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

Peapack-Gladstone Financial Corporation (the "Corporation") has mailed its 2012 Annual Report to Shareholders on March 22, 2013.

Attached hereto as Exhibit 99.1 and incorporated by reference herein is a copy of the Annual Report to Shareholders. The Annual Report can also be accessed on the Company's website at www.pgbank.com.

Item 9.01. Financial Statements and Exhibits.

(*d*)

Exhibits.

Exhibit No. Title

99.1 2012 Annual Report to Shareholders

SIGNATURE

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 hereunto duly authorized.

PEAPACK-GLADSTONE FINANCIAL CORPORATION

Dated: March 26, 2013 By: /s/Jeffrey J. Carfora

Name: Jeffrey J. Carfora

Title: Executive Vice President and

Chief Financial Officer

Exhibit Index

Exhibit No. Title

99.1 2012 Annual Report to Shareholders