

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
April 28, 2004

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 03/31/04

Check here if Amendment [ ]; Amendment Number: \_\_\_\_\_

This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries

Institutional Investment Manager Filing this Report:

Name: PEAPACK GLADSTONE FINANCIAL CORPORATION

Address: 158 ROUTE 206 NORTH  
GLADSTONE, NJ 07934

Form 13F File Number: 28-  
\_\_\_\_\_

The Institutional Investment Manager filing this report and the person by whom it is signed represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: ROY C. MILLER  
Title: VICE PRESIDENT  
Phone: 908 719 3306

Signature, Place, and Date of Signing:

/s/ Roy C. Miller ----- [Signature]	Gladstone, NJ ----- [City, State]	04/27/04 ----- [Date]
---	---	-----------------------------

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check if no holdings reported are in this report, and all holdings are reported in this report and a portion are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

# Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

List of Other Managers Reporting for this Manager:  
 [If there are no entries in this list, omit this section.]

Form 13F File Number	Name
28-	
[Repeat as necessary.]	

## FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	7,998,758
Form 13F Information Table Value Total:	317,083 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Form 13F File Number	Name
01	28 -	
02	28 -	
03	28 -	

## FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O MA
DAIMLER-CHRYSLER AG ORD		D1668R123	35	848	SH		DEFINED	
BUNGE LIMITED		G16962105	20	500	SH		SOLE	
GLOBAL SANTAFE CORP		G3930E101	2	101	SH		SOLE	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	70	1047	SH		SOLE	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	424	6280	SH		DEFINED	
NABORS INDUSTRIES LTD COM		G6359F103	11	250	SH		SOLE	
TRANSOCEAN INC		G90078109	13	477	SH		DEFINED	
ALCON INC		H01301102	38	610	SH		SOLE	
UBS AG REGISTERED		H8920M855	7	100	SH		SOLE	
GILAT SATELLITE NETWORKS LTD		M51474118	1	120	SH		SOLE	
FLEXTRONICS INTERNATIONAL		Y2573F102	49	2919	SH		SOLE	
FLEXTRONICS INTERNATIONAL		Y2573F102	252	14800	SH		DEFINED	
ABN AMRO HOLDING N V ADR		000937102	3	145	SH		SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

AFLAC INCORPORATED		001055102	38	960	SH	SOLE
AFLAC INCORPORATED		001055102	48	1200	SH	DEFINED
AGCO CORPORATION		001084102	86	4175	SH	DEFINED
AES CORPORATION		00130H105	7	833	SH	SOLE
AES CORPORATION		00130H105	20	2350	SH	DEFINED
AT&T CORP NEW		001957505	2	152	SH	SOLE
AT&T CORP NEW		001957505	42	2187	SH	DEFINED
AT&T WIRELESS SERVICES INC		00209A106	44	3265	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	116	8592	SH	DEFINED
AVI BIOPHARMA INC		002346104	120	40000	SH	DEFINED

AASTROM BIOSCIENCES		00253U107	4	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	257	6261	SH	SOLE
ABBOTT LABS	COM	002824100	764	18617	SH	DEFINED
ABERCROMBIE & FITCH		002896207	13	400	SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	33	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
ADOBE SYSTEMS INCORPORATED		00724F101	1443	36735	SH		SOLE	
ADOBE SYSTEMS INCORPORATED		00724F101	774	19725	SH		DEFINED	
AEGON N V ORD		007924103	9	721	SH		SOLE	
AETNA U S HEALTHCARE INC		00817Y108	5	65	SH		SOLE	
AFFILIATED COMPUTER		008190100	2	51	SH		SOLE	
AGERE SYSTEMS INC CLASS A		00845V100	0	2	SH		SOLE	
AGERE SYSTEMS INC CLASS B		00845V209	0	84	SH		SOLE	
AGERE SYSTEMS INC CLASS B		00845V209	2	884	SH		DEFINED	
AGILENT TECHNOLOGIES		00846U101	45	1431	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC		009158106	529	10558	SH		SOLE	
AIR PRODUCTS & CHEMICALS INC		009158106	482	9625	SH		DEFINED	
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH		DEFINED	
ALBEMARLE CORP		012653101	23	800	SH		SOLE	
ALCOA INC	COM	013817101	196	5654	SH		SOLE	
ALCOA INC	COM	013817101	100	2900	SH		DEFINED	
ALLERGAN INC COM		018490102	9	108	SH		SOLE	
ALLERGAN INC COM		018490102	16	200	SH		DEFINED	
ALLETE INC		018522102	14	400	SH		DEFINED	
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	8	225	SH		DEFINED	
ALLIANCE DATA SYSTEMS		018581108	2	66	SH		SOLE	
ALLIANCE RESOURCE PARTNERS L P		01877R108	40	1000	SH		DEFINED	
ALLIANT ENERGY CORP	COM	018802108	75	2900	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	27	1066	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

ALLIED CAPITAL CORP	NEW	01903Q108	60	2000	SH	SOLE
ALLIED IRISH BANKS PLC ADR		019228402	4	160	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	10	309	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	6	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	66	1454	SH	SOLE
ALLSTATE CORP	COM	020002101	53	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	696	13960	SH	SOLE
ALLTELL CORPORATION		020039103	127	2558	SH	DEFINED
ALTRIA GROUP INC		02209S103	83	1541	SH	SOLE
ALTRIA GROUP INC		02209S103	506	9300	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA
ALUMINUM CORP CHINA	LTD SPONS ADR	022276109	32	400	SH		SOLE	
AMAZON COM INC	COM	023135106	15	350	SH		SOLE	
AMBAC FINANCIAL GROUP INC		023139108	1	25	SH		SOLE	
AMBAC FINANCIAL GROUP INC		023139108	140	1900	SH		DEFINED	
AMEREN CORP	COM	023608102	119	2600	SH		DEFINED	
AMERICA MOVIL ADS		02364W105	15	400	SH		DEFINED	
AMERICAN ELEC PWR INC	COM	025537101	160	4870	SH		SOLE	
AMERICAN ELEC PWR INC	COM	025537101	178	5426	SH		DEFINED	
AMERICAN EXPRESS CO	COM	025816109	150	2911	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	451	8700	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP		026874107	2060	28881	SH		SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	3045	42689	SH		DEFINED	
AMERICAN ITALIAN PASTA COMPANY	CL A	027070101	19	500	SH		DEFINED	
AMETEK INC (NEW)		031100100	164	6400	SH		SOLE	
AMETEK INC (NEW)		031100100	14	560	SH		DEFINED	
AMGEN INC		031162100	673	11585	SH		SOLE	
AMGEN INC		031162100	181	3120	SH		DEFINED	
AMSOUTH BANCORPORATION		032165102	39	1687	SH		DEFINED	
ANADARKO PETE CORP	COM	032511107	38	735	SH		SOLE	
ANADARKO PETE CORP	COM	032511107	879	16950	SH		DEFINED	
ANALOG DEVICES INC		032654105	3	75	SH		SOLE	
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	54	1300	SH		DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	858	16827	SH		SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	1197	23490	SH		DEFINED	
APACHE CORPORATION		037411105	133	3100	SH		SOLE	
APOLLO GROUP INC CL A		037604105	80	940	SH		DEFINED	
APPLEBEE'S INTL INC		037899101	2068	50110	SH		SOLE	
APPLEBEE'S INTL INC		037899101	1213	29395	SH		DEFINED	
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEFINED	
APPLIED MATERIALS INC		038222105	6	288	SH		SOLE	
APPLIED MATERIALS INC		038222105	74	3500	SH		DEFINED	
ARCHER-DANIELS-MIDLAND COMPANY		039483102	1	100	SH		SOLE	
ASTRAZENECA PLC SPONSORED	ADR	046353108	156	3348	SH		SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
AUTHENTIDATE HOLDING CORP		052666104	13	1000	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	698	16640	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	927	22080	SH		DEFINED	
AVAYA INC	COM USD .01	053499109	1	102	SH		SOLE	
AVAYA INC	COM USD .01	053499109	36	2321	SH		DEFINED	
AVENTIS ADR		053561106	4	55	SH		SOLE	
AVERY DENNISON CORP		053611109	2	45	SH		SOLE	
AVERY DENNISON CORP		053611109	21	350	SH		DEFINED	
AVON PRODUCTS		054303102	7	100	SH		SOLE	
AVON PRODUCTS		054303102	37	500	SH		DEFINED	
AXA ADR		054536107	3	160	SH		SOLE	
AXA ADR		054536107	6	300	SH		DEFINED	
BB&T CORP		054937107	16	472	SH		SOLE	
BASF AG ADR		055262505	21	417	SH		SOLE	
BCE INC	COM	05534B109	2	100	SH		SOLE	
BJ SERVICES CO		055482103	2	61	SH		SOLE	
BOC GROUP PLC ADR		055617609	16	500	SH		DEFINED	
BP PLC		055622104	1122	21930	SH		SOLE	
BP PLC		055622104	1751	34200	SH		DEFINED	
BALLARD POWER SYSTEMS INC		05858H104	4	500	SH		DEFINED	
BANK AMERICA CORP	COM	060505104	2353	29062	SH		SOLE	
BANK AMERICA CORP	COM	060505104	1488	18387	SH		DEFINED	
BANK OF NEW YORK INC		064057102	607	19300	SH		SOLE	
BANK OF NEW YORK INC		064057102	238	7568	SH		DEFINED	
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	5	107	SH		SOLE	
BANC ONE CORP	COM	06423A103	10	200	SH		SOLE	
BANC ONE CORP	COM	06423A103	131	2415	SH		DEFINED	
BARCLAYS PLC ADR		06738E204	6	190	SH		SOLE	
BARR PHARMACEUTICAL INC		068306109	41	900	SH		DEFINED	
BAUSCH & LOMB INC	COM	071707103	59	1000	SH		SOLE	
BAXTER INTERNATIONAL		071813109	43	1400	SH		SOLE	
BAXTER INTERNATIONAL		071813109	30	1000	SH		DEFINED	
BAY VIEW CAPITAL CORP		07262L101	4	2000	SH		DEFINED	
BEA SYSTEMS INC.		073325102	2	203	SH		SOLE	
BECTON DICKINSON & COMPANY		075887109	58	1200	SH		DEFINED	
BED BATH & BEYOND		075896100	41	1000	SH		DEFINED	
BEDFORD PROPERTY INVESTORS INC		076446301	3	100	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

BELLSOUTH CORP	COM	079860102	122	4417	SH	SOLE
BELLSOUTH CORP	COM	079860102	868	31390	SH	DEFINED
BELO CORP SR A		080555105	3	124	SH	SOLE
BEMA GOLD CORPORATION		08135F107	18	5000	SH	DEFINED
BEST BUY COMPANY INC		086516101	612	11838	SH	SOLE
BEST BUY COMPANY INC		086516101	362	7010	SH	DEFINED
BIOGEN IDEC INC		09062X103	3	68	SH	SOLE
BIOVAIL CORPORATION		09067J109	889	57035	SH	SOLE
BIOVAIL CORPORATION		09067J109	500	32070	SH	DEFINED
BLACK & DECKER CORP	COM	091797100	22	400	SH	DEFINED
BLOCK H & R INC	COM	093671105	2	47	SH	SOLE
BLOCK H & R INC	COM	093671105	40	800	SH	DEFINED
BOEING CO	COM	097023105	171	4165	SH	SOLE
BOEING CO	COM	097023105	8	200	SH	DEFINED
BOISE CASCADE CORP		097383103	1	49	SH	SOLE
BOISE CASCADE CORP		097383103	15	437	SH	DEFINED
BOSTON PROPERTIES INC.		101121101	13	250	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	67	1600	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	1	19	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	1326	54770	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	2300	94999	SH	DEFINED
BROADCOM CORPORATION	COM	111320107	11	300	SH	DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	60	1200	SH	DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	663	15350	SH	SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	624	14450	SH	DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	35	1131	SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	114	3649	SH	DEFINED
BURLINGTON RESOURCES		122014103	63	1000	SH	DEFINED
CRACKER BARREL GROUP INC		12489V106	32	825	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	O MA
CSX CORP	COM	126408103	12	400	SH		SOLE	
CSX CORP	COM	126408103	36	1200	SH		DEFINED	
CVS CORP	COM	126650100	72	2058	SH		SOLE	
CVS CORP	COM	126650100	513	14565	SH		DEFINED	
CABLE & WIRELESS		126830207	25	3600	SH		SOLE	
CADBURY SCHWEPPE'S PLC ADR		127209302	7	240	SH		SOLE	
CAL DIVE INTL INC		127914109	18	700	SH		DEFINED	
CALPINE CORP		131347106	9	2000	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

CAMPBELL SOUP CO	COM	134429109	54	2000	SH	DEFINED
CANON INC ADR		138006309	5	100	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	3405	45145	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	1769	23465	SH	DEFINED
CARDINAL HEALTH		14149Y108	1661	24115	SH	SOLE
CARDINAL HEALTH		14149Y108	921	13370	SH	DEFINED
CAREER EDUCATION CORP		141665109	2084	36860	SH	SOLE
CAREER EDUCATION CORP		141665109	1265	22375	SH	DEFINED
CAREMARK RX INC		141705103	3	109	SH	SOLE
CARMAX INC		143130102	87	3000	SH	SOLE
CATERPILLAR INC		149123101	23	300	SH	SOLE
CATERPILLAR INC		149123101	189	2400	SH	DEFINED
CENDANT CORPORATION		151313103	4	200	SH	DEFINED
CENTER BANCORP INC	COM	151408101	140	8864	SH	DEFINED
CENTERPOINT ENERGY INC		15189T107	12	1100	SH	DEFINED
CENTURYTEL INC		156700106	76	2800	SH	SOLE
CERTEGY INC		156880106	29	850	SH	SOLE
CERTEGY INC		156880106	11	325	SH	DEFINED
CHESAPEAKE ENERGY CORP		165167107	30	2300	SH	DEFINED
CHEVRONTEXACO CORP		166764100	2065	23527	SH	SOLE
CHEVRONTEXACO CORP		166764100	1832	20880	SH	DEFINED
CHICO'S FAS INC		168615102	3	72	SH	SOLE
CHINA MOBILE HONG KONG LTD ADR		16941M109	67	4600	SH	DEFINED
CHOICEPOINT INC	COM	170388102	53	1400	SH	DEFINED
CHORDIANT SOFTWARE INC.		170404107	1	240	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA
THE CHUBB CORPORATION		171232101	962	13842	SH		SOLE	
THE CHUBB CORPORATION		171232101	1116	16050	SH		DEFINED	
CHURCH & DWIGHT INC	COM	171340102	86	2000	SH		DEFINED	
CIENA CORPORATION		171779101	1	300	SH		DEFINED	
CIGNA INVESTMENT SECURITIES, INC.		17179X106	37	2191	SH		DEFINED	
CIMAREX ENERGY CO		171798101	57	2000	SH		DEFINED	
CINERGY CORP		172474108	10	250	SH		DEFINED	
CISCO SYS INC		17275R102	1908	81015	SH		SOLE	
CISCO SYS INC		17275R102	1659	70444	SH		DEFINED	
CINTAS CORP		172908105	160	3700	SH		SOLE	
CITIGROUP INC		172967101	2337	45212	SH		SOLE	
CITIGROUP INC		172967101	4210	81434	SH		DEFINED	
CITRIX SYSTEMS INC		177376100	2	100	SH		DEFINED	
CLEAR CHANNEL COMMUNICATIONS		184502102	1615	38164	SH		SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	1271	30025	SH		DEFINED	
CLOROX CO DEL	COM	189054109	4	100	SH		DEFINED	
COACH INC.		189754104	2	71	SH		SOLE	
COCA COLA CO	COM	191216100	166	3307	SH		SOLE	
COCA COLA CO	COM	191216100	407	8100	SH		DEFINED	
COGNIZANT TECHNOLOGY CO		192446102	12	273	SH		DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	957	17386	SH		SOLE	
COLGATE PALMOLIVE CO	COM	194162103	1002	18197	SH		DEFINED	
COMCAST CORP NEW CLASS A		20030N101	52	1811	SH		SOLE	
COMCAST CORP NEW CLASS A		20030N101	130	4547	SH		DEFINED	
COMERICA INC. CO		200340107	20	375	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

COMPASS BANCSHARES INC COM		20449H109	10	250 SH	SOLE
CONAGRA FOODS INC	COM	205887102	5	200 SH	SOLE
CONAGRA FOODS INC	COM	205887102	43	1600 SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	62	890 SH	SOLE
CONOCOPHILLIPS CORP		20825C104	695	9970 SH	DEFINED
CONSOLIDATED EDISON	COM	209115104	180	4092 SH	SOLE
CONSOLIDATED EDISON	COM	209115104	63	1448 SH	DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	944	29420 SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1087	33875 SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O MA
CONSTELLATION ENERGY GROUP INC	COM	210371100	95	2400 SH			DEFINED	
CONTINENTAL AIRLINES INC CL B		210795308	7	600 SH			DEFINED	
CORINTHIAN COLLEGES INC		218868107	345	10464 SH			SOLE	
CORINTHIAN COLLEGES INC		218868107	367	11150 SH			DEFINED	
CORN PRODS INTL INC	COM	219023108	24	600 SH			DEFINED	
CORNING INC		219350105	43	3900 SH			SOLE	
CORNING INC		219350105	95	8550 SH			DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	17	2000 SH			DEFINED	
CORRECTIONS CORP AMER NEW		22025Y407	3	100 SH			DEFINED	
COSTCO WHOLESALE CORPORATION		22160K105	2292	60960 SH			SOLE	
COSTCO WHOLESALE CORPORATION		22160K105	1382	36750 SH			DEFINED	
COX COMMUNICATIONS INC NEW CL A		224044107	19	604 SH			DEFINED	
CREDIT SUISSE GROUP ADR		225401108	3	95 SH			SOLE	
CUBIST PHARMACEUTICAL INC		229678107	2	300 SH			DEFINED	
CUMMINS ENGINE INC		231021106	233	4000 SH			DEFINED	
CYPRESS SEMICONDUCTOR CORP		232806109	2	133 SH			SOLE	
CYTEC INDUSTRIES INC		232820100	0	10 SH			SOLE	
DTE ENERGY CO	COM	233331107	73	1775 SH			SOLE	
DTE ENERGY CO	COM	233331107	129	3154 SH			DEFINED	
DANAHER CORP		235851102	9	100 SH			SOLE	
DARDEN RESTAURANTS		237194105	3	127 SH			SOLE	
DARDEN RESTAURANTS		237194105	27	1100 SH			DEFINED	
DATATEC SYSTEMS INC		238128102	0	500 SH			DEFINED	
DECODE GENETICS INC		243586104	6	619 SH			DEFINED	
DEERE & COMPANY		244199105	672	9700 SH			DEFINED	
DEL MONTE FOODS CO		24522P103	3	300 SH			SOLE	
DEL MONTE FOODS CO		24522P103	2	198 SH			DEFINED	
DELL INC		24702R101	1975	58771 SH			SOLE	
DELL INC		24702R101	1727	51390 SH			DEFINED	



Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE
DELPHI CORPORATION	CORP	247126105	3	313	SH	DEFINED
DELTIC TIMBER CORP		247850100	177	5000	SH	DEFINED
DEPOMED INC		249908104	7	1000	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
DEVELOPERS DIVERSIFIED		251591103	7	179	SH		DEFINED	
DEVON ENERGY CORPORATION NEW	COM	25179M103	1	20	SH		SOLE	
DIAGEO PLC SPONSERED ADR		25243Q205	5	100	SH		SOLE	
DIAMOND OFFSHORE DRILLING INC		25271C102	2	104	SH		SOLE	
DIAMONDS TRUST SER I		252787106	20	200	SH		DEFINED	
DIEBOLD INC		253651103	24	500	SH		SOLE	
DIEBOLD INC		253651103	211	4400	SH		DEFINED	
DISNEY WALT CO	COM DISNEY	254687106	1119	44796	SH		SOLE	
DISNEY WALT CO	COM DISNEY	254687106	781	31302	SH		DEFINED	
DOLLAR TREE STORES INC		256747106	6	200	SH		DEFINED	
DOMINION RES INC		25746U109	41	639	SH		SOLE	
DOMINION RES INC		25746U109	502	7817	SH		DEFINED	
DONALDSON INC		257651109	621	23450	SH		SOLE	
DONALDSON INC		257651109	279	10550	SH		DEFINED	
DOVER CORPORATION		260003108	128	3315	SH		SOLE	
DOW CHEM CO	COM	260543103	369	9172	SH		SOLE	
DOW CHEM CO	COM	260543103	516	12822	SH		DEFINED	
DU PONT E I DE NEMOURS & CO	COM	263534109	384	9107	SH		SOLE	
DU PONT E I DE NEMOURS & CO	COM	263534109	700	16590	SH		DEFINED	
DUKE ENERGY CORP	COM	264399106	517	22914	SH		SOLE	
DUKE ENERGY CORP	COM	264399106	357	15833	SH		DEFINED	
DUN & BRADSTREET CORP DEL NEW	COM	26483E100	32	600	SH		SOLE	
DYAX CORPORATION		26746E103	20	2000	SH		SOLE	
E M C CORPORATION		268648102	114	8425	SH		SOLE	
E M C CORPORATION		268648102	93	6860	SH		DEFINED	
EMS TECHNOLOGIES INC		26873N108	5	300	SH		DEFINED	
ENI S P A ADR		26874R108	5	55	SH		SOLE	
EOG RES INC		26875P101	114	2500	SH		DEFINED	
EP MEDSYSTEMS INC		26881P103	3	1000	SH		DEFINED	
E*TRADE FINANCIAL CORP		269246104	10	800	SH		DEFINED	
EASTMAN CHEMICAL COMPANY		277432100	4	100	SH		DEFINED	
EASTMAN KODAK CO	COM	277461109	9	351	SH		SOLE	
EASTMAN KODAK CO	COM	277461109	13	500	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	MA
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH		DEFINED	
EATON VANCE CORP		278265103	38	1000	SH		SOLE	
EBAY INC		278642103	19	280	SH		SOLE	
ELECTRONIC ARTS INC		285512109	5	100	SH		SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	16	829	SH		SOLE	
EMERSON ELEC CO	COM	291011104	212	3550	SH		SOLE	
EMERSON ELEC CO	COM	291011104	707	11808	SH		DEFINED	
ENBRIDGE ENERGY PARTNERS L P		29250R106	201	3950	SH		SOLE	
ENBRIDGE ENERGY PARTNERS L P		29250R106	360	7050	SH		DEFINED	
ENDESA S A ADR		29258N107	5	285	SH		SOLE	
ENERGEN CORP	COM	29265N108	49	1200	SH		DEFINED	
ENERGY EAST CORP	COM	29266M109	150	5950	SH		DEFINED	
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	128	4400	SH		DEFINED	
ENGELHARD CORP	COM	292845104	75	2530	SH		DEFINED	
ENTERGY CORP NEW	COM	29364G103	148	2500	SH		DEFINED	
ENTREMED INC	COM	29382F103	4	1200	SH		DEFINED	
EQUIFAX, INC.		294429105	43	1700	SH		SOLE	
EQUIFAX, INC.		294429105	16	650	SH		DEFINED	
EQUITABLE RESOURCES		294549100	44	1000	SH		DEFINED	
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	47	576	SH		DEFINED	
EQUITY OFFICE PTYS TR	COM	294741103	5	190	SH		SOLE	
EQUITY OFFICE PTYS TR	COM	294741103	28	1000	SH		DEFINED	
EQUITY RESIDENTIAL SBI		29476L107	37	1250	SH		SOLE	
EQUITY RESIDENTIAL SBI		29476L107	5	200	SH		DEFINED	
ETHYL CORP		297659609	6	320	SH		SOLE	
EVERGREEN INC ADVANTAGE FUND		30023Y105	0	9	SH		SOLE	
EXATECH INC		30064E109	18	1000	SH		DEFINED	
EXELON CORP COM		30161N101	1	23	SH		SOLE	
EXELON CORP COM		30161N101	40	594	SH		DEFINED	
EXXON MOBIL CORP	COM	30231G102	5139	123587	SH		SOLE	
EXXON MOBIL CORP	COM	30231G102	11383	273717	SH		DEFINED	
FPL GROUP INC	COM	302571104	350	5250	SH		SOLE	
FPL GROUP INC	COM	302571104	401	6000	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	MA
FAIR ISSAC CORP		303250104	2	66	SH		SOLE	
FAIRCHILD SEMICONDUCTOR INTL		303726103	2	107	SH		SOLE	
FAMILY DEALER STORES INC		307000109	5	147	SH		SOLE	
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	11	195	SH		SOLE	
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	1199	16129	SH		SOLE	
FEDERAL NATL MTG ASSN								

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

(D/B/A FANNIE MAE) FEDERAL REALTY INVESTMENT TRUST	COM	313586109	769	10355 SH	DEFINED
FEDERATED DEPARTMENT STORES INC		313747206	19	423 SH	DEFINED
FEDEX CORPORATION		31410H101	2	49 SH	SOLE
FIFTH THIRD BANCORP	COM	31428X106	37	500 SH	DEFINED
FIRST DATA CORPORATION		316773100	11	200 SH	SOLE
FIRST DATA CORPORATION		319963104	2381	56508 SH	SOLE
FIRST DATA CORPORATION		319963104	615	14600 SH	DEFINED
FIRSTENERGY CORP	COM	337932107	27	700 SH	DEFINED
FLAHERTY & CRUMRINE PFD SECS INCOME FUND		338478100	0	17 SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	1830	40763 SH	DEFINED
FLOWER FOODS INC		343498101	29	1125 SH	DEFINED
FORD MOTOR CO DEL		345370860	2	200 SH	SOLE
FORD MOTOR CO DEL		345370860	37	2771 SH	DEFINED
FORDING CANADIAN COAL		345425102	169	4200 SH	DEFINED
FOREST LABORATORIES INC		345838106	1482	20705 SH	SOLE
FOREST LABORATORIES INC		345838106	1077	15050 SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	1387	18108 SH	SOLE
FORTUNE BRANDS INC	COM	349631101	530	6925 SH	DEFINED
FOUNDRY NETWORKS INC		35063R100	2	146 SH	SOLE
FRANKLIN RESOURCES INC		354613101	83	1500 SH	SOLE
GABLES RESIDENTIAL TRUST		362418105	36	1000 SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	25	528 SH	SOLE
GALLAHER GROUP PLC SPONSORED ADR		363595109	102	2137 SH	DEFINED
GANNETT COMPANY INC		364730101	88	1000 SH	SOLE
GAP INC		364760108	3	150 SH	SOLE
GARTNER GROUP INC NEW CL B		366651206	4	417 SH	SOLE
GEMSTAR TV GUIDE INTL INC		36866W106	2	385 SH	SOLE
GENENTECH INC		368710406	1171	11070 SH	SOLE
GENENTECH INC		368710406	1142	10800 SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	MA
GENERAL DYNAMICS CORP		369550108	37	425 SH			SOLE	
GENERAL ELEC CO	COM	369604103	6417	210276 SH			SOLE	
GENERAL ELEC CO	COM	369604103	8650	283442 SH			DEFINED	
GENERAL MILLS, INC		370334104	23	500 SH			DEFINED	
GENERAL MTRS CORP	COM	370442105	611	12982 SH			SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

GENERAL MTRS CORP	COM	370442105	565	12009	SH	DEFINED
GENVEC INC		37246C109	1	500	SH	DEFINED
GEORGIA PAC CORP	COM GA PAC GRP	373298108	5	155	SH	SOLE
GEORGIA PAC CORP	COM GA PAC GRP	373298108	107	3193	SH	DEFINED
GILLETTE COMPANY		375766102	152	3900	SH	SOLE
GILLETTE COMPANY		375766102	144	3700	SH	DEFINED
GLAMIS GOLD LTD COMMON		376775102	18	1000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	250	6280	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	200	5012	SH	DEFINED
GOLDCORP INC		380956409	14	1000	SH	DEFINED
GOLDEN STAR RESOURCES LTD		38119T104	21	3000	SH	DEFINED
GOLDMAN SACHS GROUP		38141G104	156	1500	SH	SOLE
GOLDMAN SACHS GROUP		38141G104	230	2210	SH	DEFINED
GTECH HOLDINGS CORP		400518106	3	52	SH	SOLE
GULFTERRA ENERGY PARTNERS LP		40274U108	6	150	SH	DEFINED
HRPT PPTYS TR COMM SH BEN INT		40426W101	101	9000	SH	DEFINED
HSBC HOLDINGS ADR		404280406	21	291	SH	SOLE
HSBC HOLDINGS ADR		404280406	59	802	SH	DEFINED
HAIN CELESTIAL GROUP INC		405217100	14	650	SH	DEFINED
HALLIBURTON CO	COM	406216101	38	1275	SH	SOLE
HALLIBURTON CO	COM	406216101	222	7332	SH	DEFINED
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	4	267	SH	DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	13	1100	SH	DEFINED
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	44	1014	SH	DEFINED
JOHN HANCOCK PFD INCOME FUND III		41021P103	51	2000	SH	DEFINED
HARLEY DAVIDSON		412822108	17	330	SH	SOLE
HARLEY DAVIDSON		412822108	234	4400	SH	DEFINED
HARMONY GOLD MINING ADR		413216300	15	1000	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
HARTFORD FINL SVCS GROUP INC	COM	416515104	70	1100	SH		SOLE	
HARTFORD FINL SVCS GROUP INC	COM	416515104	70	1112	SH		DEFINED	
HAWAIIAN ELECTRIC INDUSTRIES	INC	419870100	25	500	SH		SOLE	
H.J. HEINZ COMPANY		423074103	33	910	SH		DEFINED	
HERSHEY FOODS CORP	COM	427866108	2	35	SH		SOLE	
HERSHEY FOODS CORP	COM	427866108	248	3000	SH		DEFINED	
HEWLETT PACKARD CO	COM	428236103	41	1823	SH		SOLE	
HEWLETT PACKARD CO	COM	428236103	183	8031	SH		DEFINED	
HITACHI LTD ADR		433578507	2	30	SH		SOLE	
HOME DEPOT, INC		437076102	2095	56079	SH		SOLE	
HOME DEPOT, INC		437076102	2575	68942	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

HONEYWELL INTERNATIONAL INC	COM	438516106	155	4598	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	184	5458	SH	DEFINED
HUDSON CITY BANCORP		443683107	188	5000	SH	SOLE
HUDSON CITY BANCORP		443683107	82	2200	SH	DEFINED
HUDSON UNITED BANCORP		444165104	19	500	SH	DEFINED
IMS HEALTH INCORPORATED		449934108	61	2632	SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	52	682	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	42	556	SH	DEFINED

ICON PUB LTD CO		45103T107	35	1000	SH	DEFIN
IDACORP INC	COM	451107106	8	300	SH	SOLE
IDACORP INC	COM	451107106	119	4000	SH	DEFIN
ILLINOIS TOOL WORKS INC	COM	452308109	28	361	SH	DEFIN
IMAGISTICS INTERNATIONAL INC		45247T104	17	400	SH	DEFIN
INDYMAC BANCORP INC		456607100	36	1000	SH	DEFIN
INTEL CORP	COM	458140100	1709	62851	SH	SOLE
INTEL CORP	COM	458140100	1974	72580	SH	DEFIN
INTERACTIVECORP		45840Q101	4	154	SH	SOLE
INTERMEDIATE MUNICIPAL FUND INC		45880P104	20	2000		DEFIN
INTL BUSINESS MACHINE CORP	COMMON	459200101	2757	30027	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	5444	59279	SH	DEFIN
INTL PAPER CO	COM	460146103	3	72	SH	SOLE
INTL PAPER CO	COM	460146103	153	3626	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DISCRE
-----	-----	-----	-----	-----	-----	-----	-----
INTERNET HOLDERS TRUST		46059W102	5	100	SH		SOLE
INTEVAC INC		461148108	34	3300	SH		DEFIN
INTUIT		461202103	4	100	SH		DEFIN
INVITROGEN CORP		46185R100	2	37	SH		SOLE
INVITROGEN CORP		46185R100	48	683	SH		DEFIN
I SHARES INC		464286608	5	95	SH		DEFIN
ISHARES TR S&P 500 INDEX FUND		464287200	30	269	SH		SOLE
I SHARES TR MSCI EMERGING MKTS INDEX FD		464287234	105	600	SH		SOLE
ISHARES TR COHEN & STEERS REALTY MAJORS INDEX FD		464287564	11	94	SH		SOLE
I SHARES TR S&P MIDCAP 400 BARRA GRWTH INDEX FD		464287606	9	80	SH		SOLE
ISHARES TR RUSSELL 2000 INDEX FUND		464287655	101	865	SH		SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH INDEX FD		464287887	10	110	SH		SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH INDEX FD		464287887	6	65	SH		DEFIN

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

IVAX CORP		465823102	4	200	SH	DEFIN
J P MORGAN CHASE & CO		46625H100	558	13314	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1877	44757	SH	DEFIN
JABIL CIRCUIT INC		466313103	4	150	SH	SOLE
JABIL CIRCUIT INC		466313103	7	250	SH	DEFIN
JEFFERSON PILOT CORPORATION		475070108	47	859	SH	SOLE
JEFFERSON PILOT CORPORATION		475070108	47	859	SH	DEFIN
JETBLUE AIRWAYS		477143101	7	300	SH	DEFIN
JOHNSON & JOHNSON	COM	478160104	3217	63440	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	7268	143298	SH	DEFIN
JOHNSON CTLS INC	COM	478366107	11	200	SH	SOLE
JOHNSON CTLS INC	COM	478366107	212	3600	SH	DEFIN
JONES APPAREL GROUP INC		480074103	1	50	SH	SOLE
JUNIPER NETWORKS		48203R104	4	188	SH	SOLE
KLA TENCOR CORP		482480100	2	59	SH	SOLE
KADANT INC		48282T104	11	558	SH	DEFIN
KANEB PIPE LINE PARTNERS LP		484169107	299	5600	SH	DEFIN
KEMET CORP		488360108	14	1000	SH	DEFIN
KERR MCGEE CORP		492386107	0	18	SH	DEFIN
KEYSPAN CORP	COM	49337W100	51	1341	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DISCRE
KEYSTONE PROPERTY TRUST MD		493596100	38	1600	SH	DEFIN	
KIMBERLY-CLARK CORPORATION		494368103	252	3998	SH	SOLE	
KIMBERLY-CLARK CORPORATION		494368103	198	3150	SH	DEFIN	
KIMCO REALTY CORPORATION		49446R109	333	6550	SH	SOLE	
KIMCO REALTY CORPORATION		49446R109	519	10200	SH	DEFIN	
KINDER MORGAN ENERGY PARTNERS L P		494550106	238	5300	SH	DEFIN	
KING PHARMACEUTICALS INC		495582108	33	2000	SH	SOLE	
KING PHARMACEUTICALS INC		495582108	5	300	SH	DEFIN	
KNIGHT-RIDDER INC		499040103	1548	21134	SH	SOLE	
KNIGHT-RIDDER INC		499040103	1309	17875	SH	DEFIN	
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	8	291	SH	DEFIN	
KRAFT FOODS INC		50075N104	32	1000	SH	DEFIN	
KRAMONT REALTY TRUST	COM	50075Q107	15	800	SH	DEFIN	
KRISPY KREME DOUGHNUTS		501014104	6	200	SH	DEFIN	
KROGER COMPANY	COM	501044101	7	457	SH	SOLE	
KROGER COMPANY	COM	501044101	34	2100	SH	DEFIN	
KROLL INC		501049100	26	1000	SH	SOLE	
L-3 COMMUNICATIONS HLDGS INC		502424104	741	12474	SH	SOLE	
L-3 COMMUNICATIONS HLDGS INC		502424104	939	15800	SH	DEFIN	
LEAP FROG		52186N106	521	26950	SH	SOLE	
LEAP FROG		52186N106	170	8825	SH	DEFIN	
LEHMAN BROTHERS HOLDINGS INC		524908100	8	100	SH	SOLE	
LENNAR CORP		526057104	2	50	SH	SOLE	
LENNAR CORP		526057104	108	2000	SH	DEFIN	
LENNAR CORPORATION CLASS B COMMON		526057302	10	200	SH	DEFIN	
LEXMARK INTERNATIONAL INC CL A		529771107	1	21	SH	SOLE	
LIBERTY MEDIA CORP NEW COM SERIAL A		530718105	1	175	SH	SOLE	
LIFELINE SYSTEMS INC		532192101	19	1000	SH	SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

LILLY ELI & CO	COM	532457108	31	468	SH	SOLE
LILLY ELI & CO	COM	532457108	555	8296	SH	DEFIN
LINCOLN NATIONAL CORP		534187109	75	1600	SH	SOLE
LOCKHEED MARTIN CORP		539830109	305	6700	SH	SOLE
LOCKHEED MARTIN CORP		539830109	4	100	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DSCRE
LOWES COMPANIES INC		548661107	944	16833	SH		SOLE
LOWES COMPANIES INC		548661107	418	7450	SH		DEFIN
LUBRIZOL CORP	COM	549271104	62	2000	SH		DEFIN
LUCENT TECHNOLOGY INC		549463107	30	7375	SH		SOLE
LUCENT TECHNOLOGY INC		549463107	128	31245	SH		DEFIN
MBIA, INC		55262C100	1641	26185	SH		SOLE
MBIA, INC		55262C100	1316	21000	SH		DEFIN
MBNA CORPORATION		55262L100	11	423	SH		SOLE
MBNA CORPORATION		55262L100	93	3400	SH		DEFIN
MFS CHARTER INCOME TRUST		552727109	131	14450	SH		SOLE
MFS CHARTER INCOME TRUST		552727109	13	1500	SH		DEFIN
MGI PHARMACEUTICALS		552880106	1	25	SH		SOLE
MGI PHARMACEUTICALS		552880106	18	300	SH		DEFIN
MACK-CALI REALTY CORP		554489104	17	400	SH		SOLE
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	23	2000			DEFIN
MANOR CARE INC NEW	COM	564055101	3	97	SH		SOLE
MANPOWER INC WISCONSIN		56418H100	3	72	SH		SOLE
MARATHON OIL CORP		565849106	40	1200	SH		DEFIN
MARSH & MCLENNAN INC		571748102	24	525	SH		SOLE
MARSHALL & ILSLEY CORP		571834100	503	13315	SH		SOLE
MARSHALL & ILSLEY CORP		571834100	474	12550	SH		DEFIN
MARRIOTT INTERNATIONAL-A		571903202	42	1000	SH		DEFIN
MASSMUTUAL PARTN INVS SH BEN INT		576299101	59	5200	SH		SOLE
MAXIM INTERGRATED PRODUCTS INC		57772K101	7	168	SH		SOLE
MAYTAG CORPORATION		578592107	15	500	SH		SOLE
MAYTAG CORPORATION		578592107	13	425	SH		DEFIN
MCCLATCHY COMPANY		579489105	419	5909	SH		SOLE
MCCLATCHY COMPANY		579489105	387	5450	SH		DEFIN
MCCORMICK & CO INC COMMON NON-VOTING		579780206	840	25060	SH		SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1309	39060	SH		DEFIN
MCDONALDS CORP	COM	580135101	2	105	SH		SOLE
MCDONALDS CORP	COM	580135101	62	2200	SH		DEFIN

## Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

MCGRAW HILL COMPANIES INC	580645109	38	510	SH	SOLE
MCGRAW HILL COMPANIES INC	580645109	127	1680	SH	DEFIN

### FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVS DISCRE
-----							
MCKESSON CORPORATION		58155Q103	4	148	SH		DEFIN
MEADWESTVACO CORP		583334107	56	2000	SH		DEFIN
MEDAREX INC		583916101	3	400	SH		DEFIN
MEDCO HEALTH SOLUTIONS		58405U102	30	909	SH		SOLE
MEDCO HEALTH SOLUTIONS		58405U102	83	2470	SH		DEFIN
MEDTRONIC INC		585055106	35	745	SH		SOLE
MEDTRONIC INC		585055106	178	3740	SH		DEFIN
MELLON FINANCIAL CORP	COM	58551A108	31	1000	SH		DEFIN
MERCANTILE BANKSHARES CORP	COM	587405101	17	400	SH		DEFIN
MERCK & CO INC	COM	589331107	749	16967	SH		SOLE
MERCK & CO INC	COM	589331107	2630	59550	SH		DEFIN
MERCURY INTERACTIVE CORP		589405109	13	300	SH		DEFIN
MERRILL LYNCH & CO INC		590188108	1	25	SH		SOLE
MERRILL LYNCH & CO INC		590188108	154	2600	SH		DEFIN
METLIFE INC		59156R108	107	3000	SH		DEFIN
MICROSOFT CORP		594918104	1352	54267	SH		SOLE
MICROSOFT CORP		594918104	1843	73950	SH		DEFIN
MIDDLESEX WATER CO	COM	596680108	82	4000	SH		DEFIN
MILLENNIUM PHARMACEUTICALS		599902103	13	800	SH		DEFIN
MIPS TECHNOLOGIES INC CLASS A		604567107	0	27	SH		DEFIN
MOHAWK INDUSTRIES INC		608190104	2	32	SH		SOLE
ROBERT MONDAVI		609200100	3	100	SH		SOLE
MONSANTO CO NEW		61166W101	0	12	SH		SOLE
MONSANTO CO NEW		61166W101	15	418	SH		DEFIN
MOODYS CORP		615369105	84	1200	SH		SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	70	1225	SH		SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	325	5684	SH		DEFIN
MOTOROLA, INC		620076109	5	300	SH		SOLE
MOTOROLA, INC		620076109	203	11550	SH		DEFIN
MUNIHOLDING NY INSD FUND INC		625931100	18	1253	SH		DEFIN
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	108	7200			DEFIN
MURPHY OIL CORPORATION		626717102	125	2000	SH		DEFIN
MYLAN LABORATORUES INC		628530107	34	1500	SH		DEFIN

### FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DISCRE
----------------	----------------	-------	--------------------	--------------------	------------	--------------	------------------



Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

NUI HOLDING CORP		629431107	8	500	SH	DEFIN
NAM TAI ELECTRONICS		629865205	35	1402	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	9	260	SH	DEFIN
NASTECH PHARMACETICAL		631728409	7	600	SH	SOLE
NASTECH PHARMACETICAL		631728409	10	800	SH	DEFIN
NATIONAL CITY CORP		635405103	40	1150	SH	SOLE
NATIONAL CITY CORP		635405103	42	1200	SH	DEFIN
NATIONAL FUEL GAS CO N J	COM	636180101	73	2992	SH	DEFIN
NATIONWIDE FINANCIAL SERVIC ES CLASS A		638612101	4	112	SH	DEFIN
NAUTILUS GROUP INC		63910B102	15	1000	SH	DEFIN
NEORX CORPORATION		640520300	0	50	SH	DEFIN
NETWORK APPLIANCE INC		64120L104	17	803	SH	SOLE
NEUROGEN CORP		64124E106	8	1000	SH	DEFIN
NEW JERSEY RESOURCES CORPORATION		646025106	45	1200	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	41	1500	SH	DEFIN
NEW YORK COMMUNITY BANCORP		649445103	2	80	SH	SOLE
NEW YORK TIMES CO		650111107	154	3500	SH	DEFIN
NEWMONT MINING CORP		651639106	3	79	SH	SOLE
NEWMONT MINING CORP		651639106	135	2900	SH	DEFIN
NEWS CORP LTD SPNSRD ADR REPRSNTNG 4 LTD VTG PFD		652487802	0	27	SH	SOLE
NEWS CORP LTD SPNSRD ADR REPRSNTNG 4 LTD VTG PFD		652487802	5	178	SH	DEFIN
NEXTEL COMMUNICATIONS INC CL A		65332V103	25	1020	SH	DEFIN
NISOURCE INC	COM	65473P105	10	500	SH	SOLE
NISOURCE INC	COM	65473P105	91	4300	SH	DEFIN
NOBEL LEARNING COMMUNITIES INC		654889104	27	4000	SH	DEFIN
NOKIA CORPORATION ADR		654902204	287	14166	SH	SOLE
NOKIA CORPORATION ADR		654902204	45	2250	SH	DEFIN
NOMURA HOLDINGS ADR		65535H208	3	200	SH	SOLE
NORAM ENERGY CORP SUB DEB CONV 6% 3/15/12		655419AC3	24	25000	PRN	DEFIN
NORDSON CORP		655663102	11	300	SH	DEFIN
NORFOLK SOUTHERN CORP	COM	655844108	165	7514	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	111	5060	SH	DEFIN
NORSK HYDRO ADR		656531605	156	2222	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DSCRE
NORTEL NETWORKS CORP NEW		656568102	0	23	SH		SOLE
NORTEL NETWORKS CORP NEW		656568102	24	4100	SH		DEFIN
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	53	1275	SH		SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	311	7400	SH		DEFIN
NORTHERN TRUST CORP		665859104	30	656	SH		SOLE

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

NORTHROP GRUMMAN CORP		666807102	43	440	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	139	1414	SH	DEFIN
NOVARTIS AG ADRS		66987V109	20	470	SH	SOLE
NOVARTIS AG ADRS		66987V109	21	500	SH	DEFIN
NU HORIZON ELECTRONICS CORP		669908105	10	1000	SH	DEFIN
NOVELL INC		670006105	85	7500	SH	DEFIN
NSTAR	COM	67019E107	20	405	SH	SOLE
NUVEEN PERFORMANCE PLUS MUNICIPAL FUND		67062P108	23	1500		SOLE
NUVEEN MUNICIPAL MARKET OPPORTUNITY FD	COM	67062W103	147	9800	SH	DEFIN
OGE ENERGY CO.		670837103	52	2000	SH	SOLE
OGE ENERGY CO.		670837103	10	400	SH	DEFIN
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	144	8658		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	116	6974		DEFIN
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	66	4070		SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	52	3200		DEFIN
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	27	1650		DEFIN
NUVEEN NJ PREMIUM INCOME		67101N106	24	1493		SOLE
NUVEEN NJ PREMIUM INCOME		67101N106	56	3400		DEFIN
OCCIDENTAL PETE CORP DEL	COM	674599105	23	500	SH	DEFIN
ONEOK INC NEW	COM	682680103	90	4000	SH	DEFIN
ORACLE CORPORATION		68389X105	636	53050	SH	SOLE
ORACLE CORPORATION		68389X105	304	25400	SH	DEFIN
PG&E CORP	COM	69331C108	11	400	SH	DEFIN
PMC-SIERRA INC		69344F106	2	128	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	218	3934	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	406	7331	SH	DEFIN
PPG INDS INC	COM	693506107	174	3000	SH	DEFIN
PPL CORP		69351T106	9	200	SH	SOLE
PPL CORP		69351T106	27	600	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVEST DSCRE
PACCAR INC	COM	693718108	2	51	SH		SOLE
PACCAR INC	COM	693718108	69	1237	SH		DEFIN
PACIFIC ENERGY PARTNERS LP		69422R105	160	5650	SH		DEFIN
PALMONE INC		69713P107	0	18	SH		SOLE
PARAGON TECHNOLOGIES INC		69912T108	10	1000	SH		DEFIN
PATERSON DENTAL CO		703412106	3	46	SH		SOLE

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

PAYCHEX INC	COM	704326107	106	3000	SH	DEFIN
PAYLESS SHOESOURCE, INC.		704379106	8	600	SH	DEFIN
PEABODY ENERGY CORP		704549104	846	18200	SH	SOLE
PEABODY ENERGY CORP		704549104	499	10750	SH	DEFIN
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	8325	245882	SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	22320	659200	SH	DEFIN
PENNGROWTH ENERGY TRUST		706902103	13	1000	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	21	600	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	262	7450	SH	DEFIN
J.C.PENNEY CO., INC.		708160106	180	5200	SH	DEFIN
PEOPLES ENERGY CORPORATION		711030106	53	1200	SH	DEFIN
PEOPLESOFT INC		712713106	1	100	SH	SOLE
PEPCO HOLDINGS INC COM		713291102	102	5023	SH	DEFIN
PEPSICO INC	COM	713448108	558	10377	SH	SOLE
PEPSICO INC	COM	713448108	500	9291	SH	DEFIN
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFIN
PERKINELMER INC	COM	714046109	95	4628	SH	DEFIN
PETROLEUM & RESOURCES CORPORATION		716549100	11	500	SH	DEFIN
PFIZER INC	COM	717081103	2989	85331	SH	SOLE
PFIZER INC	COM	717081103	3612	103086	SH	DEFIN
THE PHOENIX COMPANIES, INC.		71902E109	61	4553	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	59	4000	SH	DEFIN
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	39	3098	SH	DEFIN
PITNEY BOWES INC	COM	724479100	216	5075	SH	DEFIN
PIXAR COM		725811103	4	70	SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	40	1249	SH	DEFIN
PRE-PAID LEGAL SERVICES		740065107	97	4000	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
PREFERRED INCOME STRATEGIES FUND		74038E100	9	400	SH		SOLE	
PRIMEWEST ENERGY TRUST		741930309	20	1000	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	3178	30307	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	3478	33162	SH		DEFINED	
PROGRESS ENERGY INC COM		743263105	9	200	SH		SOLE	
PROGRESSIVE CORP OHIO		743315103	16	189	SH		SOLE	
PROLOGIS TRUST		743410102	1784	49775	SH		SOLE	
PROLOGIS TRUST		743410102	1630	45470	SH		DEFINED	
PROTECTIVE LIFE CORP		743674103	22	596	SH		SOLE	
PROVIDENT ENERGY TR	UNIT	74386K104	69	8400	SH		DEFINED	
PROVIDIAN FINANCIAL CORP		74406A102	9	700	SH		SOLE	
PRUDENTIAL FINANCIAL INC		744320102	108	2425	SH		SOLE	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	878	18693	SH		SOLE	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1390	29608	SH		DEFINED	
PUGET ENERGY INC NEW		745310102	5	258	SH		SOLE	
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	35	5000	SH		DEFINED	
QLOGIC CORP		747277101	6	200	SH		SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

QLOGIC CORP		747277101	16	500	SH	DEFINED
QUALCOMM INC		747525103	70	1056	SH	SOLE
QUALCOMM INC		747525103	89	1350	SH	DEFINED
QUEST DIAGNOSTICS INC	COM	74834L100	1725	20830	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	1226	14805	SH	DEFINED
QUESTAR CORP		748356102	25	700	SH	DEFINED
QUIXOTE CORP		749056107	31	1500	SH	DEFINED

QWEST COMMUNICATIONS INT'L		749121109	9	2245	SH	DEFINED
RF MICRO-DEVICES		749941100	6	800	SH	DEFINED
RAINING DATA CORP		75087R108	17	4900	SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINED
RAYTHEON CO		755111507	36	1150	SH	SOLE
RAYTHEON CO		755111507	169	5419	SH	DEFINED
READERS DIGEST ASSN.CLASS A NON VOTING		755267101	14	1000	SH	DEFINED
RED HAT INC	COM	756577102	0	30	SH	DEFINED
RELIANT RES INC		75952B105	7	867	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
ROCKWELL AUTOMATION INC		773903109	3	100	SH		SOLE	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	130	7000	SH		SOLE	
ROHM & HAAS COMPANY		775371107	3	83	SH		SOLE	
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	32	1200	SH		DEFINED	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	28	605	SH		SOLE	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	736	15492	SH		DEFINED	
RUBY TUESDAY INC.		781182100	21	656	SH		DEFINED	
SBC COMMUNICATIONS INC		78387G103	518	21124	SH		SOLE	
SBC COMMUNICATIONS INC		78387G103	1379	56204	SH		DEFINED	
SLM CORP		78442P106	455	10875	SH		SOLE	
SLM CORP		78442P106	125	3000	SH		DEFINED	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	39	350	SH		SOLE	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	54	480	SH		DEFINED	
SAFEGUARD SCIENTIFIC INC.COM		786449108	7	2000	SH		DEFINED	
SAFEWAY INC		786514208	4	200	SH		DEFINED	
THE ST. PAUL COMPANIES, INC	COM	792860108	80	2000	SH		DEFINED	
THE SALOMON BROTHERS FUND	INC	795477108	14	1175	SH		DEFINED	
SAN PAOLO - IMI S P A ADR		799175104	2	130	SH		SOLE	
SANCHEZ COMPUTER ASSOCIATES		799702105	6	1000	SH		DEFINED	
SANMINA-SCI CORP		800907107	5	516	SH		SOLE	
SANMINA-SCI CORP		800907107	5	500	SH		DEFINED	
SARA LEE CORP	COM	803111103	213	9779	SH		SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

SARA LEE CORP	COM	803111103	21	1000	SH	DEFINED
SCANA CORP NEW		80589M102	127	3600	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	14	916	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	54	3388	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	267	4196	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	589	9231	SH	DEFINED
CHARLES SCHWAB CORPORATION		808513105	6	545	SH	SOLE
SCOTTISH PWR PLC ADR		81013T705	1	58	SH	SOLE
SEA CONTAINERS LTD	CLASS A COMMON	811371707	2	100	SH	DEFINED
SEALED AIR CORP NEW	COM	81211K100	709	14275	SH	SOLE
SEALED AIR CORP NEW	COM	81211K100	324	6519	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
SEARS ROEBUCK & CO	COM	812387108	4	100	SH		SOLE	
SECTOR SPDR TR TECHNOLOGY		81369Y803	28	1400	SH		SOLE	
SELECTIVE INS. GROUP INC.		816300107	420	12000	SH		SOLE	
SEMPRA ENERGY	COM	816851109	4	150	SH		SOLE	
SEMPRA ENERGY	COM	816851109	50	1600	SH		DEFINED	
SEPRACOR INC		817315104	30	640	SH		SOLE	
SHELL TRANSPORT & TRADING CO PLC		822703609	23	600	SH		SOLE	
SIEBEL SYSTEMS		826170102	2	254	SH		SOLE	
SIEMENS AG SPONSORED ADR		826197501	34	465	SH		SOLE	
SIGMA-ALDRICH CORP		826552101	5	100	SH		SOLE	
SIGMATRON INTL INC COM		82661L101	8	725	SH		SOLE	
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINED	
SIMON PPTY GROUP INC NEW	COM	828806109	1341	22960	SH		SOLE	
SIMON PPTY GROUP INC NEW	COM	828806109	1730	29615	SH		DEFINED	
SIRIUS SATELLITE RADIO INC		82966U103	3	1000	SH		DEFINED	
SMITHFIELD FOODS		832248108	4	150	SH		SOLE	
J. M. SMUCKER CO		832696405	34	660	SH		SOLE	
J. M. SMUCKER CO		832696405	90	1716	SH		DEFINED	
SONIC CORP		835451105	123	3600	SH		SOLE	
SONIC CORP		835451105	42	1250	SH		DEFINED	
SONOCO PRODUCTS		835495102	18	750	SH		DEFINED	
SONY CORP ADR AMERN SH NEW EA REPR 1 JAPANESE		835699307	25	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	6	171	SH		DEFINED	
SOUTHERN CO	COM	842587107	133	4378	SH		SOLE	
SOUTHERN CO	COM	842587107	357	11725	SH		DEFINED	
SOUTHWEST AIRLS CO	COM	844741108	3	241	SH		SOLE	
SPRINT CORPORATION		852061100	34	1885	SH		SOLE	
SPRINT CORPORATION		852061100	38	2076	SH		DEFINED	
SPRINT CORP PCS SER 1		852061506	5	648	SH		SOLE	
SPRINT CORP PCS SER 1		852061506	5	638	SH		DEFINED	
STAPLES INC		855030102	38	1505	SH		SOLE	
STAPLES INC		855030102	25	1000	SH		DEFINED	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

STARBUCKS CORPORATION	855244109	417	11023	SH	SOLE
STARBUCKS CORPORATION	855244109	442	11700	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	28	704	SH		SOLE	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	34	857	SH		DEFINED	
STATE STREET CORP	COM	857477103	5	100	SH		SOLE	
STRATTEC SECURITY CORPORATION		863111100	1	20	SH		SOLE	
STRYKER CORP		863667101	38	430	SH		DEFINED	
STURM RUGER & CO.		864159108	27	2000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP	UNIT LTD	864482104	101	3000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP	UNIT LTD	864482104	226	6700	SH		DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	5	1400	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	57	13776	SH		DEFINED	
SUNCOR ENERGY INC		867229106	41	1500	SH		DEFINED	
SUNGARD DATA SYSTEMS INC		867363103	6	250	SH		SOLE	
SUNOCO INC		86764P109	7	119	SH		SOLE	
SUNOCO INC		86764P109	187	3009	SH		DEFINED	
SUPERGEN INC	COM	868059106	569	44500	SH		DEFINED	
SYMANTEC		871503108	1628	35180	SH		SOLE	
SYMANTEC		871503108	1365	29500	SH		DEFINED	
SYMBOL TECHNOLOGIES INC	COM	871508107	2	199	SH		SOLE	
SYNGENTA AG		87160A100	2	200	SH		SOLE	
SYSCO CORPORATION		871829107	69	1770	SH		SOLE	
TC PIPELINES LTD		87233Q108	18	500	SH		SOLE	
TECO ENERGY INC	COM	872375100	114	7850	SH		SOLE	
TECO ENERGY INC	COM	872375100	100	6875	SH		DEFINED	
TEPPCO PARTNERS LP		872384102	109	2600	SH		DEFINED	
TJX COMPANIES		872540109	49	2000	SH		DEFINED	
TXU CORP		873168108	2	74	SH		SOLE	
TXU CORP		873168108	37	1300	SH		DEFINED	
TARGET CORPORATION		87612E106	210	4665	SH		SOLE	
TARGET CORPORATION		87612E106	898	19950	SH		DEFINED	
TELECOM CORP OF NEW ZEALAND								
LT SPON ADR		879278208	12	400	SH		DEFINED	
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	13	400	SH		DEFINED	
TERADYNE INC		880770102	83	3500	SH		SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	486	7675	SH		SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	315	4975	SH		DEFINED	

FORM 13F INFORMATION TABLE

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
TEXAS GENCO COM		882443104	1	55	SH		DEFINED	
TEXAS INSTRUMENTS		882508104	1551	53106	SH		SOLE	
TEXAS INSTRUMENTS		882508104	1537	52630	SH		DEFINED	
THERMO ELECTRON CORP	COM	883556102	64	2272	SH		DEFINED	
THOMAS & BETTS CORPORATION		884315102	8	400	SH		DEFINED	
TIME WARNER INC NEW		887317105	148	8780	SH		SOLE	
TIME WARNER INC NEW		887317105	319	18938	SH		DEFINED	
TIMKEN CO		887389104	116	5000	SH		DEFINED	
TOPPS COMPANYS INC		890786106	4	500	SH		DEFINED	
TORCHMARK CORP.		891027104	104	1950	SH		DEFINED	
TOTAL S.A. ADR		89151E109	5	55	SH		SOLE	
TRANSCANADA CORP		89353D107	3	152	SH		SOLE	
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	8	502	SH		SOLE	
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	19	1138	SH		DEFINED	
TRAVELERS PPTY CAS CORP CLASS B NEW		89420G406	40	2343	SH		DEFINED	
TREDEGAR INDUSTRIES INC		894650100	10	720	SH		SOLE	
TRI-CONTINENTAL CORPORATION		895436103	12	739	SH		DEFINED	
TRIBUNE CO NEW COM		896047107	61	1227	SH		DEFINED	
TRIZEC PROPERTIES INC		89687P107	99	5820	SH		SOLE	
TRIZEC PROPERTIES INC		89687P107	181	10600	SH		DEFINED	
TUPPERWARE CORP	COM	899896104	1	100	SH		DEFINED	
TYCO INTL LTD	NEW COM	902124106	85	3000	SH		SOLE	
TYCO INTL LTD	NEW COM	902124106	24	850	SH		DEFINED	
UGI CORPORATION		902681105	239	7275	SH		SOLE	
UGI CORPORATION		902681105	263	8000	SH		DEFINED	
UST INC	COM	902911106	43	1200	SH		SOLE	
UST INC	COM	902911106	10	300	SH		DEFINED	
US BANCORP DEL COM		902973304	17	625	SH		SOLE	
UNILEVER PLC AMER SHS ADR	NEW	904767704	7	180	SH		SOLE	
UNILIVER NV NY SHARE F NEW		904784709	1	26	SH		SOLE	
UNILIVER NV NY SHARE F NEW		904784709	27	400	SH		DEFINED	
UNION PACIFIC CORP	COM	907818108	676	11316	SH		SOLE	
UNION PACIFIC CORP	COM	907818108	465	7783	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
UNITED PARCEL SERVICE		911312106	210	3015	SH		DEFINED	
UNITED TECHNOLOGIES CORP	COM	913017109	242	2807	SH		SOLE	

Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

UNITED TECHNOLOGIES CORP	COM	913017109	1303	15103	SH	DEFINED
VALLEY NATIONAL BANCORP.		919794107	107	3841	SH	DEFINED
VAN KAMPEN TRUST MUNICIPALS		920929106	9	600	SH	SOLE
VAN KAMPEN AM CAP TR INVT						
GRADE NJ MUNIS	COM	920933108	44	2500		DEFINED
VARIAN MEDICAL SYSTEMS INC		92220P105	2	32	SH	SOLE
VERISIGN INC		92343E102	2	153	SH	SOLE
VERIZON CORPORATION		92343V104	802	21960	SH	SOLE
VERIZON CORPORATION		92343V104	2625	71852	SH	DEFINED
VERITAS SOFTWARE CORP		923436109	13	500	SH	SOLE
VERITAS SOFTWARE CORP		923436109	37	1400	SH	DEFINED
VIACOM INC COM CLASS A		925524100	19	500	SH	DEFINED
VIACOM INC. CLASS B COMMON		925524308	84	2150	SH	SOLE
VIACOM INC. CLASS B COMMON		925524308	46	1193	SH	DEFINED
VIASYS HEALTHCARE INC		92553Q209	3	165	SH	DEFINED
VODAFONE GROUP PLC		92857W100	269	11263	SH	SOLE
VODAFONE GROUP PLC		92857W100	804	33686	SH	DEFINED
VORNADO REALTY TRUST		929042109	483	7990	SH	SOLE
VORNADO REALTY TRUST		929042109	582	9640	SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	151	3200	SH	DEFINED
WGL HOLDINGS INC		92924F106	162	5400	SH	DEFINED
WACHOVIA CORP 2ND NEW COM		929903102	3398	72310	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1878	39962	SH	DEFINED
WAL-MART STORES INC		931142103	1477	24750	SH	SOLE
WAL-MART STORES INC		931142103	1203	20165	SH	DEFINED
WALGREEN CO		931422109	19	585	SH	SOLE
WALGREEN CO		931422109	3	100	SH	DEFINED

WASHINGTON MUTUAL INC		939322103	25	600	SH	SOLE
WASHINGTON MUTUAL INC		939322103	55	1300	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	83	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	4	145	SH	DEFINED
WATSON PHARMACEUTICALS		942683103	2	68	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	O MA
WEIGHT WATCHERS INTERNATIONAL		948626106	33	800	SH		DEFINED	
WELLS FARGO & CO NEW	COM	949746101	2420	42708	SH		SOLE	
WELLS FARGO & CO NEW	COM	949746101	2156	38050	SH		DEFINED	
WESTERN GAS RESOURCES INC		958259103	50	1000	SH		DEFINED	
WEYERHAEUSER CO	COM	962166104	23	366	SH		SOLE	
WEYERHAEUSER CO	COM	962166104	131	2000	SH		DEFINED	
WHIRLPOOL CORP	COM	963320106	20	300	SH		DEFINED	
WHOLE FOOD MARKET INC		966837106	29	400	SH		SOLE	
WHOLE FOOD MARKET INC		966837106	52	700	SH		DEFINED	
WILLIAMS COS INC DEL	COM	969457100	3	400	SH		SOLE	
WILLIAMS COS INC DEL	COM	969457100	47	5000	SH		DEFINED	
WILLIAMS SONOMA INC	COM	969904101	3	98	SH		SOLE	
WILLIAMS SONOMA INC	COM	969904101	164	4800	SH		DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	131	4089	SH		DEFINED	



Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 13F-HR

WISER OIL CO	977284108	1	200 SH	SOLE
WISER OIL CO	977284108	14	1800 SH	DEFINED
WYETH INC.	983024100	417	11134 SH	SOLE
WYETH INC.	983024100	1590	42374 SH	DEFINED
XM SATELLITE RADIO HOLDINGS INC	983759101	2	75 SH	SOLE
XM SATELLITE RADIO HOLDINGS INC	983759101	4	150 SH	DEFINED
XTO ENERGY INC	98385X106	63	2500 SH	DEFINED
XCEL ENERGY INC	98389B100	7	441 SH	SOLE
XILINX INC	983919101	43	1147 SH	SOLE
XILINX INC	983919101	120	3200 SH	DEFINED
XEROX CORP	984121103	8	600 SH	DEFINED
YAHOO INC	984332106	10	210 SH	SOLE
YUM BRANDS INC	988498101	1	50 SH	DEFINED
ZIMMER HOLDINGS GROUP	98956P102	21	288 SH	SOLE
ZIMMER HOLDINGS GROUP	98956P102	612	8305 SH	DEFINED
GRAND TOTALS		317083	7998758	