



Edgar Filing: PEAPACK GLADSTONE FINANCIAL CORP - Form 8-K

On February 2, 2004, Peapack-Gladstone Financial Corporation (the "Corporation") issued a press release reporting earnings and other financial results for its fourth quarter of 2003, which ended December 31, 2003. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1.

In addition to the financial results determined in accordance with generally accepted accounting principles ("GAAP"), the press release also contains an efficiency ratio, which the Corporation calculates by dividing total other expense by the total of net interest income and total other income excluding security gains and losses. The Corporation believes the efficiency ratio effectively measures a company's ability to control its expenses in relation to increases and decreases in income components. The formula used is a common formula for banks, which allows for comparison to other banks, but may not be the same as that used by other companies.

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.

2

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, 2004

By: /s/ Arthur F. Birmingham

-----  
Arthur F. Birmingham  
Executive Vice President and

Chief Financial Officer

3

EXHIBIT INDEX

Exhibit No. -----	Title -----
99.1	Press Release dated February 2, 2004.

4

