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PEAPACK GLADSTONE FINANCIAL CORP
Form 13F-HR
April 25, 2003

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 3/31/03

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

Gladstone, NJ

04/22/03

[Signature]

[City, State]

[Date]

Report Type (Check only one.):

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- 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).)

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: | 7,202,606 |
| | ----- |
| Form 13F Information Table Value Total: | 214,552 |
| | ----- |
| | (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 - | |

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | INVSTMT DISCRETN |
|-------------------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|---------------------|
| | | | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- | |
| DAIMLER-CHRYSLER AG ORD | | D1668R123 | 24 | 848 | SH | DEFINED | |
| COOPER INDUSTRIES LTD CLASS A | | G24182100 | 17 | 500 | SH | DEFINED | |

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| | | | | | | |
|---------------------------------------|-----|-----------|------|-------|----|---------|
| FOSTER WHEELER LTD | | G36535105 | 0 | 200 | SH | DEFINED |
| INGERSOLL RAND COMPANY CLASS A COMMON | | G4776G101 | 72 | 1875 | SH | SOLE |
| INGERSOLL RAND COMPANY CLASS A COMMON | | G4776G101 | 256 | 6650 | SH | DEFINED |
| NABORS INDUSTRIES LTD COM | | G6359F103 | 3 | 100 | SH | DEFINED |
| TRANSOCEAN INC | | G90078109 | 9 | 477 | SH | DEFINED |
| GILAT SATELLITE NETWORK LTD | | M51474100 | 0 | 2412 | SH | SOLE |
| FLEXTRONICS INTERNATIONAL | | Y2573F102 | 27 | 3200 | SH | SOLE |
| FLEXTRONICS INTERNATIONAL | | Y2573F102 | 150 | 17300 | SH | DEFINED |
| ACM MANAGED INCOME FUND | | 000919100 | 1 | 300 | SH | DEFINED |
| AFLAC INCORPORATED | | 001055102 | 38 | 1200 | SH | DEFINED |
| AGCO CORPORATION | | 001084102 | 434 | 27000 | SH | SOLE |
| AGCO CORPORATION | | 001084102 | 212 | 13225 | SH | DEFINED |
| AES CORPORATION | | 00130H105 | 3 | 933 | SH | SOLE |
| AK STEEL HOLDING CORP | | 001547108 | 3 | 1000 | SH | DEFINED |
| AOL TIME WARNER INC | | 00184A105 | 197 | 18225 | SH | SOLE |
| AOL TIME WARNER INC | | 00184A105 | 464 | 42788 | SH | DEFINED |
| AT&T CORP NEW | | 001957505 | 32 | 2006 | SH | SOLE |
| AT&T CORP NEW | | 001957505 | 81 | 5011 | SH | DEFINED |
| ATMI, INC. | | 00207R101 | 19 | 1000 | SH | SOLE |
| AT&T WIRELESS SERVICES INC | | 00209A106 | 13 | 2032 | SH | SOLE |
| AT&T WIRELESS SERVICES INC | | 00209A106 | 69 | 10487 | SH | DEFINED |
| AVI BIOPHARMA INC | | 002346104 | 6 | 2000 | SH | DEFINED |
| AASTROM BIOSCIENCES | | 00253U107 | 1 | 3500 | SH | DEFINED |
| ABBOTT LABS | COM | 002824100 | 452 | 12027 | SH | SOLE |
| ABBOTT LABS | COM | 002824100 | 1167 | 31035 | SH | DEFINED |
| ABERCROMBIE & FITCH | | 002896207 | 12 | 400 | SH | DEFINED |
| ADAMS EXPRESS COMPANY | | 006212104 | 11 | 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 |
|----------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|
| ADOBE SYSTEMS INCORPORATED | | 00724F101 | 15 | 500 | SH | | SOLE |
| AEGON N V ORD | | 007924103 | 22 | 3000 | SH | | SOLE |
| AGERE SYSTEMS INC CLASS A | | 00845V100 | 0 | 34 | SH | | SOLE |
| AGERE SYSTEMS INC CLASS A | | 00845V100 | 0 | 70 | SH | | DEFINED |
| AGERE SYSTEMS INC CLASS B | | 00845V209 | 0 | 359 | SH | | SOLE |
| AGERE SYSTEMS INC CLASS B | | 00845V209 | 3 | 2290 | SH | | DEFINED |
| AGILENT TECHNOLOGIES | | 00846U101 | 4 | 376 | SH | | SOLE |
| AGILENT TECHNOLOGIES | | 00846U101 | 45 | 3438 | SH | | DEFINED |
| AGNICO EAGLE MINES LTD | | 008474108 | 1 | 150 | SH | | SOLE |
| AIR PRODUCTS & CHEMICALS INC | | 009158106 | 486 | 11750 | SH | | SOLE |
| AIR PRODUCTS & CHEMICALS INC | | 009158106 | 304 | 7350 | SH | | DEFINED |
| AIRTRAN HOLDINGS INC | COM | 00949P108 | 0 | 100 | SH | | DEFINED |
| ALBEMARLE CORP | | 012653101 | 19 | 800 | SH | | SOLE |
| ALCOA INC | COM | 013817101 | 120 | 6200 | SH | | SOLE |
| ALCOA INC | COM | 013817101 | 7 | 400 | SH | | DEFINED |
| ALLEGHENY ENERGY INC | | 017361106 | 19 | 3200 | SH | | DEFINED |
| ALLERGAN INC COM | | 018490102 | 10 | 150 | SH | | DEFINED |
| ALLETE INC | | 018522102 | 8 | 400 | SH | | DEFINED |
| ALLIANCE CAPITAL MANAGEMENT HOLDING LP | | 01855A101 | 20 | 725 | SH | | DEFINED |
| ALLIANCE RESOURCE PARTNERS L P | | 01877R108 | 22 | 1000 | SH | | DEFINED |
| ALLIANT ENERGY CORP | COM | 018802108 | 46 | 2900 | SH | | SOLE |
| ALLIANT ENERGY CORP | COM | 018802108 | 17 | 1066 | SH | | DEFINED |
| ALLIED CAPITAL CORP | NEW | 01903Q108 | 39 | 2000 | SH | | SOLE |
| ALLMERICA FINANCIAL CORPORATION | | 019754100 | 4 | 309 | SH | | SOLE |

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| | | | | | | |
|---------------------------------|-----|-----------|-----|-------|----|---------|
| ALLMERICA FINANCIAL CORPORATION | | 019754100 | 2 | 177 | SH | DEFINED |
| ALLSTATE CORP | COM | 020002101 | 68 | 2076 | SH | SOLE |
| ALLSTATE CORP | COM | 020002101 | 39 | 1184 | SH | DEFINED |
| ALLTELL CORPORATION | | 020039103 | 653 | 14600 | SH | SOLE |
| ALLTELL CORPORATION | | 020039103 | 119 | 2671 | SH | DEFINED |
| AMEREN CORP | COM | 023608102 | 74 | 1900 | SH | SOLE |
| AMEREN CORP | COM | 023608102 | 105 | 2700 | SH | DEFINED |
| AMERICA MOVIL ADS | | 02364W105 | 5 | 400 | SH | DEFINED |
| AMERICAN ELEC PWR INC | COM | 025537101 | 134 | 5902 | SH | SOLE |
| AMERICAN ELEC PWR INC | COM | 025537101 | 191 | 8404 | SH | DEFINED |

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | INVTMT DSCRETN |
|----------------------------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|-------------------|
| | | | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | |
| AMERICAN EXPRESS CO | COM | 025816109 | 136 | 4100 | SH | SOLE | |
| AMERICAN EXPRESS CO | COM | 025816109 | 481 | 14500 | SH | DEFINED | |
| AMERICAN INTERNATIONAL GROUP | | 026874107 | 1008 | 20395 | SH | SOLE | |
| AMERICAN INTERNATIONAL GROUP | | 026874107 | 1940 | 39244 | SH | DEFINED | |
| AMERICAN STANDARD COMPANIES INC | | 029712106 | 34 | 500 | SH | DEFINED | |
| AMERICAN TOWER CORP CLASS A | | 029912201 | 1 | 300 | SH | DEFINED | |
| AMETEK INC (NEW) | | 031100100 | 105 | 3200 | SH | SOLE | |
| AMETEK INC (NEW) | | 031100100 | 9 | 280 | SH | DEFINED | |
| AMGEN INC | | 031162100 | 618 | 10753 | SH | SOLE | |
| AMGEN INC | | 031162100 | 101 | 1770 | SH | DEFINED | |
| AMSOUTH BANCORPORATION | | 032165102 | 33 | 1687 | SH | DEFINED | |
| ANADARKO PETE CORP | COM | 032511107 | 512 | 11254 | SH | SOLE | |
| ANADARKO PETE CORP | COM | 032511107 | 977 | 21481 | SH | DEFINED | |
| ANHEUSER BUSCH COS INC | COM | 035229103 | 1034 | 22202 | SH | SOLE | |
| ANHEUSER BUSCH COS INC | COM | 035229103 | 1089 | 23365 | SH | DEFINED | |
| ANTHEM INC | | 03674B104 | 33 | 500 | SH | SOLE | |
| ANTIGENICS INC DEL | | 037032109 | 0 | 89 | SH | DEFINED | |
| APACHE CORPORATION | | 037411105 | 223 | 3613 | SH | SOLE | |
| APOLLO GROUP INC CL A | | 037604105 | 19 | 400 | SH | DEFINED | |
| APPLERA CORP COM CELERA GENOMICS GROUP | | 038020202 | 0 | 13 | SH | DEFINED | |
| APPLIED MICRO CIRCUITS CORP | | 03822W109 | 0 | 100 | SH | SOLE | |
| APPLIED MATERIALS INC | | 038222105 | 37 | 3000 | SH | SOLE | |
| ARCH CHEMICALS INC | | 03937R102 | 6 | 333 | SH | DEFINED | |
| ARCHER-DANIELS-MIDLAND | COMPANY | 039483102 | 1 | 100 | SH | SOLE | |
| ARCHSTONE-SMITH TR | | 039583109 | 21 | 1000 | SH | SOLE | |
| ARM HOLDINGS PLC ADR | | 042068106 | 12 | 5000 | SH | SOLE | |
| ARVINMERITOR INC COM | | 043353101 | 1 | 100 | SH | DEFINED | |
| ASTRAZENECA PLC SPONSORED | ADR | 046353108 | 114 | 3348 | SH | SOLE | |
| ATMEL CORPORATION | | 049513104 | 0 | 600 | SH | DEFINED | |
| AURORA FOODS INC | | 05164B106 | 0 | 1501 | SH | SOLE | |
| AUTHENTIDATE HOLDING CORP | | 052666104 | 1 | 1000 | SH | SOLE | |
| AUTOMATIC DATA PROCESSING | | 053015103 | 510 | 16585 | SH | SOLE | |
| AUTOMATIC DATA PROCESSING | | 053015103 | 624 | 20285 | SH | DEFINED | |

FORM 13F INFORMATION TABLE
VALUE SHARES/ SH/ PUT/ INVSTMT

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| NAME OF ISSUER | TITLE OF CLASS | CUSIP | (X\$1000) | PRN AMT | PRN | CALL | DISCRETN |
|---------------------------------------------|----------------|---------|-----------|---------|-------|------|----------|
| AVAYA INC | COM | USD .01 | 053499109 | 1 | 593 | SH | SOLE |
| AVAYA INC | COM | USD .01 | 053499109 | 4 | 2440 | SH | DEFINED |
| AVERY DENNISON CORP | | | 053611109 | 20 | 350 | SH | DEFINED |
| AVISTA CORP | COM | | 05379B107 | 6 | 600 | SH | DEFINED |
| AVON PRODUCTS | | | 054303102 | 28 | 500 | SH | DEFINED |
| BASF AG ADR | | | 055262505 | 15 | 417 | SH | SOLE |
| BCE INC | COM | | 05534B109 | 1 | 100 | SH | SOLE |
| BOC GROUP PLC ADR | | | 055617609 | 12 | 500 | SH | DEFINED |
| BP PLC | | | 055622104 | 722 | 18722 | SH | SOLE |
| BP PLC | | | 055622104 | 1355 | 35123 | SH | DEFINED |
| BAKER HUGHES INCORPORATED | COMMON | | 057224107 | 3 | 125 | SH | SOLE |
| BALLARD POWER SYSTEMS INC | | | 05858H104 | 4 | 500 | SH | DEFINED |
| BANK AMERICA CORP | COM | | 060505104 | 872 | 13053 | SH | SOLE |
| BANK AMERICA CORP | COM | | 060505104 | 503 | 7537 | SH | DEFINED |
| BANK OF NEW YORK INC | | | 064057102 | 739 | 36064 | SH | SOLE |
| BANK OF NEW YORK INC | | | 064057102 | 222 | 10868 | SH | DEFINED |
| BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE | | | 064149107 | 3 | 107 | SH | SOLE |
| BANC ONE CORP | COM | | 06423A103 | 90 | 2615 | SH | DEFINED |
| BARR LABS INC | | | 068306109 | 25 | 450 | SH | DEFINED |
| BAUSCH & LOMB INC | COM | | 071707103 | 32 | 1000 | SH | SOLE |
| BAXTER INTERNATIONAL | | | 071813109 | 26 | 1400 | SH | SOLE |
| BAXTER INTERNATIONAL | | | 071813109 | 18 | 1000 | SH | DEFINED |
| BEA SYSTEMS INC. | | | 073325102 | 4 | 400 | SH | SOLE |
| BECTON DICKINSON & COMPANY | | | 075887109 | 44 | 1300 | SH | DEFINED |
| BED BATH & BEYOND | | | 075896100 | 48 | 1400 | SH | DEFINED |
| BEDFORD PROPERTY INVESTORS INC | | | 076446301 | 2 | 100 | SH | DEFINED |
| BELLSOUTH CORP | COM | | 079860102 | 305 | 14092 | SH | SOLE |
| BELLSOUTH CORP | COM | | 079860102 | 864 | 39928 | SH | DEFINED |
| BEST BUY COMPANY INC | | | 086516101 | 93 | 3450 | SH | SOLE |
| BEST BUY COMPANY INC | | | 086516101 | 50 | 1872 | SH | DEFINED |
| BIOJECT MEDICAL TECH | | | 09059T206 | 5 | 1500 | SH | DEFINED |
| BIOVAIL CORPORATION | | | 09067J109 | 982 | 24650 | SH | SOLE |
| BIOVAIL CORPORATION | | | 09067J109 | 650 | 16320 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DISCRETN |
|----------------------------------------------|----------------|-----------|-----------------|-----------------|---------|-----------|-----------------|
| BLACK & DECKER CORP | COM | 091797100 | 13 | 400 | SH | | DEFINED |
| BLACKROCK MUNICIPAL INCOME TRUST | | 09248F109 | 5 | 400 | SH | | DEFINED |
| BLACKROCK STRATEGIC MUNICIPAL TRUST | | 09248T109 | 5 | 400 | SH | | DEFINED |
| BLOCK H & R INC | COM | 093671105 | 34 | 800 | SH | | DEFINED |
| BOEING CO | COM | 097023105 | 101 | 4065 | SH | | SOLE |
| BOEING CO | COM | 097023105 | 42 | 1686 | SH | | DEFINED |
| BOSTON PROPERTIES INC. | | 101121101 | 9 | 250 | SH | | SOLE |
| BOSTON SCIENTIFIC CORP. | | 101137107 | 16 | 400 | SH | | DEFINED |
| BRIGGS & STRATTON CORPORATION | | 109043109 | 0 | 19 | SH | | SOLE |
| BRISTOL-MYERS SQUIBB | | 110122108 | 844 | 40000 | SH | | SOLE |
| BRISTOL-MYERS SQUIBB | | 110122108 | 2184 | 103441 | SH | | DEFINED |
| BROADCOM CORPORATION | COM | 111320107 | 3 | 300 | SH | | DEFINED |
| BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING | | 115637100 | 46 | 600 | SH | | DEFINED |
| BUCKEYE PIPELINE PARTNERS LP | | 118230101 | 276 | 7700 | SH | | SOLE |
| BUCKEYE PIPELINE PARTNERS LP | | 118230101 | 398 | 11100 | SH | | DEFINED |

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| | | | | | | |
|-----------------------------------|-----|-----------|-----|-------|----|---------|
| BURLINGTON NORTHERN SANTA FE CORP | | 12189T104 | 19 | 777 | SH | SOLE |
| BURLINGTON NORTHERN SANTA FE CORP | | 12189T104 | 98 | 3949 | SH | DEFINED |
| BURLINGTON RESOURCES | | 122014103 | 47 | 1000 | SH | DEFINED |
| CRACKER BARREL GROUP INC | | 12489V106 | 22 | 825 | SH | SOLE |
| CSX CORP | COM | 126408103 | 11 | 400 | SH | SOLE |
| CSX CORP | COM | 126408103 | 34 | 1200 | SH | DEFINED |
| CVS CORP | COM | 126650100 | 645 | 27075 | SH | SOLE |
| CVS CORP | COM | 126650100 | 707 | 29690 | SH | DEFINED |
| CABLE & WIRELESS | | 126830207 | 11 | 3600 | SH | SOLE |
| CAL DIVE INTL INC | | 127914109 | 12 | 700 | SH | DEFINED |
| CALIPER TECHNOLOGIES CORP | | 130876105 | 7 | 2200 | SH | SOLE |
| CALPINE CORP | | 131347106 | 0 | 100 | SH | SOLE |
| CALPINE CORP | | 131347106 | 0 | 200 | SH | DEFINED |
| CAMPBELL SOUP CO | COM | 134429109 | 42 | 2000 | SH | DEFINED |
| CAPITAL ONE FINANCIAL | | 14040H105 | 991 | 33050 | SH | SOLE |
| CAPITAL ONE FINANCIAL | | 14040H105 | 369 | 12325 | SH | DEFINED |
| CARDINAL HEALTH | | 14149Y108 | 281 | 4950 | SH | SOLE |
| CARDINAL HEALTH | | 14149Y108 | 133 | 2340 | SH | DEFINED |

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | INVSTMT DISCRETN |
|-----------------------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|---------------------|
| | | | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | |
| CAREER EDUCATION CORP | | 141665109 | 39 | 800 | SH | SOLE | |
| CAREER EDUCATION CORP | | 141665109 | 92 | 1900 | SH | DEFINED | |
| CARMAX INC | | 143130102 | 72 | 5000 | SH | SOLE | |
| CATERPILLAR INC | | 149123101 | 4 | 100 | SH | SOLE | |
| CATERPILLAR INC | | 149123101 | 83 | 1700 | SH | DEFINED | |
| CELL PATHWAYS INC | | 15114R101 | 5 | 5900 | SH | DEFINED | |
| CENDANT CORPORATION | | 151313103 | 7 | 600 | SH | DEFINED | |
| CENTER BANCORP INC | COM | 151408101 | 117 | 4432 | SH | DEFINED | |
| CENTERPOINT ENERGY INC | | 15189T107 | 7 | 1100 | SH | DEFINED | |
| CEPHALON INC. | | 156708109 | 1 | 47 | SH | DEFINED | |
| CERTEGY INC | | 156880106 | 8 | 325 | SH | DEFINED | |
| CHESAPEAKE ENERGY CORP | | 165167107 | 15 | 2000 | SH | DEFINED | |
| CHEVRONTEXACO CORP | | 166764100 | 904 | 13988 | SH | SOLE | |
| CHEVRONTEXACO CORP | | 166764100 | 1003 | 15519 | SH | DEFINED | |
| CHINA MOBILE HONG KONG LTD ADR | | 16941M109 | 45 | 4600 | SH | DEFINED | |
| CHOICEPOINT INC | COM | 170388102 | 23 | 700 | SH | DEFINED | |
| CHORDIANT SOFTWARE INC. | | 170404107 | 0 | 240 | SH | DEFINED | |
| THE CHUBB CORPORATION | | 171232101 | 504 | 11380 | SH | SOLE | |
| THE CHUBB CORPORATION | | 171232101 | 592 | 13375 | SH | DEFINED | |
| CHURCH & DWIGHT INC | COM | 171340102 | 60 | 2000 | SH | DEFINED | |
| CIENA CORPORATION | | 171779101 | 1 | 300 | SH | DEFINED | |
| CIGNA INVESTMENT SECURITIES, INC. | | 17179X106 | 37 | 2191 | SH | DEFINED | |
| CINERGY CORP | | 172474108 | 18 | 550 | SH | DEFINED | |
| CISCO SYS INC | | 17275R102 | 1110 | 85544 | SH | SOLE | |
| CISCO SYS INC | | 17275R102 | 868 | 66899 | SH | DEFINED | |
| CITIGROUP INC | | 172967101 | 1562 | 45352 | SH | SOLE | |
| CITIGROUP INC | | 172967101 | 3170 | 92021 | SH | DEFINED | |
| CITRIX SYSTEMS INC | | 177376100 | 1 | 100 | SH | DEFINED | |
| CLEAR CHANNEL COMMUNICATIONS | | 184502102 | 1276 | 37650 | SH | SOLE | |
| CLEAR CHANNEL COMMUNICATIONS | | 184502102 | 590 | 17400 | SH | DEFINED | |
| CLOROX CO DEL | COM | 189054109 | 4 | 100 | SH | DEFINED | |
| COCA COLA CO | COM | 191216100 | 104 | 2594 | SH | SOLE | |
| COCA COLA CO | COM | 191216100 | 688 | 17004 | SH | DEFINED | |

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| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | INVSTMT DSCRETN |
|-----------------------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|--------------------|
| | | | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | |
| COGNIZANT TECHNOLOGY CO | | 192446102 | 26 | 398 | SH | DEFINED | |
| COLGATE PALMOLIVE CO | COM | 194162103 | 1852 | 34041 | SH | SOLE | |
| COLGATE PALMOLIVE CO | COM | 194162103 | 2283 | 41959 | SH | DEFINED | |
| COMCAST CORP NEW CLASS A | | 20030N101 | 95 | 3325 | SH | SOLE | |
| COMCAST CORP NEW CLASS A | | 20030N101 | 252 | 8821 | SH | DEFINED | |
| COMCAST CORP NEW CLASS A SPL | | 20030N200 | 49 | 1800 | SH | SOLE | |
| COMERICA INC. CO | | 200340107 | 28 | 750 | SH | DEFINED | |
| CONAGRA FOODS INC | COM | 205887102 | 38 | 1900 | SH | DEFINED | |
| CONEXANT SYS INC | COM | 207142100 | 2 | 1966 | SH | DEFINED | |
| CONOCOPHILLIPS CORP | | 20825C104 | 209 | 3917 | SH | SOLE | |
| CONOCOPHILLIPS CORP | | 20825C104 | 768 | 14349 | SH | DEFINED | |
| CONSOLIDATED EDISON | COM | 209115104 | 186 | 4842 | SH | SOLE | |
| CONSOLIDATED EDISON | COM | 209115104 | 55 | 1448 | SH | DEFINED | |
| CONSTELLATION BRANDS INC CL A | | 21036P108 | 705 | 31070 | SH | SOLE | |
| CONSTELLATION BRANDS INC CL A | | 21036P108 | 846 | 37275 | SH | DEFINED | |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 66 | 2400 | SH | DEFINED | |
| CONTINENTAL AIRLINES INC CL B | | 210795308 | 1 | 300 | SH | DEFINED | |
| CORN PRODS INTL INC | COM | 219023108 | 17 | 600 | SH | DEFINED | |
| CORNING INC | | 219350105 | 35 | 6100 | SH | SOLE | |
| CORNING INC | | 219350105 | 160 | 27486 | SH | DEFINED | |
| CORPORATE HIGH YIELD FUND III INC | | 219925104 | 16 | 2000 | SH | DEFINED | |
| COX COMMUNICATIONS INC NEW CL A | | 224044107 | 18 | 604 | SH | DEFINED | |
| CUBIST PHARMACEUTICAL INC | | 229678107 | 2 | 300 | SH | DEFINED | |
| CUMMINS ENGINE INC | | 231021106 | 98 | 4000 | SH | DEFINED | |
| CYTEC INDUSTRIES INC | | 232820100 | 0 | 10 | SH | SOLE | |
| DNP SELECT INCOME FUND INC COM | | 23325P104 | 21 | 2160 | SH | DEFINED | |
| D R HORTON INC | | 23331A109 | 3 | 200 | SH | DEFINED | |
| DTE ENERGY CO | COM | 233331107 | 68 | 1775 | SH | SOLE | |
| DTE ENERGY CO | COM | 233331107 | 17 | 454 | SH | DEFINED | |
| DARDEN RESTAURANTS | | 237194105 | 203 | 11400 | SH | SOLE | |
| DARDEN RESTAURANTS | | 237194105 | 270 | 15190 | SH | DEFINED | |
| DATATEC SYSTEMS INC | | 238128102 | 0 | 500 | SH | DEFINED | |
| DECODE GENETICS INC | | 243586104 | 1 | 619 | SH | DEFINED | |

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | INVSTMT DSCRETN |
|--------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|--------------------|
| | | | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | |
| DEERE & COMPANY | | 244199105 | 145 | 3700 | SH | DEFINED | |
| DEL MONTE FOODS CO | | 24522P103 | 1 | 199 | SH | SOLE | |
| DEL MONTE FOODS CO | | 24522P103 | 3 | 454 | SH | DEFINED | |
| DELL COMPUTER CORP | | 247025109 | 966 | 35396 | SH | SOLE | |
| DELL COMPUTER CORP | | 247025109 | 630 | 23105 | SH | DEFINED | |
| DELPHI CORPORATION | CORP | 247126105 | 0 | 116 | SH | SOLE | |
| DELPHI CORPORATION | CORP | 247126105 | 3 | 523 | SH | DEFINED | |

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| | | | | | | |
|----------------------------------|------------|-----------|-----|-------|----|---------|
| DELTIC TIMBER CORP | | 247850100 | 119 | 5000 | SH | DEFINED |
| DELUXE CORP | COM | 248019101 | 4 | 100 | SH | DEFINED |
| DEPOMED INC | | 249908104 | 4 | 2000 | SH | SOLE |
| DEVELOPERS DIVERSIFIED | | 251591103 | 0 | 29 | SH | DEFINED |
| DEVON ENERGY CORPORATION NEW COM | | 25179M103 | 0 | 20 | SH | SOLE |
| DEVON ENERGY CORPORATION NEW COM | | 25179M103 | 14 | 300 | SH | DEFINED |
| DIAMONDS TRUST SER I | | 252787106 | 23 | 300 | SH | DEFINED |
| DIEBOLD INC | | 253651103 | 33 | 1000 | SH | SOLE |
| DISNEY WALT CO | COM DISNEY | 254687106 | 169 | 9942 | SH | SOLE |
| DISNEY WALT CO | COM DISNEY | 254687106 | 198 | 11691 | SH | DEFINED |
| DOMINION RES INC | | 25746U109 | 29 | 533 | SH | SOLE |
| DOMINION RES INC | | 25746U109 | 410 | 7417 | SH | DEFINED |
| DONALDSON INC | | 257651109 | 84 | 2300 | SH | SOLE |
| DONALDSON INC | | 257651109 | 62 | 1700 | SH | DEFINED |
| DOVER CORPORATION | | 260003108 | 76 | 3150 | SH | SOLE |
| DOW CHEM CO | COM | 260543103 | 260 | 9444 | SH | SOLE |
| DOW CHEM CO | COM | 260543103 | 282 | 10222 | SH | DEFINED |
| DU PONT E I DE NEMOURS & CO | COM | 263534109 | 833 | 21457 | SH | SOLE |
| DU PONT E I DE NEMOURS & CO | COM | 263534109 | 905 | 23290 | SH | DEFINED |
| DUKE ENERGY CORP | COM | 264399106 | 227 | 15664 | SH | SOLE |
| DUKE ENERGY CORP | COM | 264399106 | 214 | 14777 | SH | DEFINED |
| DYAX CORPORATION | | 26746E103 | 2 | 1500 | SH | SOLE |
| E M C CORPORATION | | 268648102 | 52 | 7250 | SH | SOLE |
| E M C CORPORATION | | 268648102 | 51 | 7060 | SH | DEFINED |
| EMS TECHNOLOGIES INC | | 26873N108 | 4 | 300 | SH | DEFINED |
| EOG RES INC | | 26875P101 | 98 | 2500 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |
|----------------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|
| E*TRADE GROUP | | 269246104 | 3 | 800 | SH | | DEFINED |
| EASTMAN CHEMICAL COMPANY | | 277432100 | 2 | 100 | SH | | DEFINED |
| EASTMAN KODAK CO | COM | 277461109 | 10 | 351 | SH | | SOLE |
| EASTMAN KODAK CO | COM | 277461109 | 19 | 650 | SH | | DEFINED |
| EATON VANCE CORP | | 278265103 | 13 | 500 | SH | | SOLE |
| EATON VANCE INSD MUNICIPAL BOND FUND | | 27827X101 | 4 | 350 | | | DEFINED |
| EBAY INC | | 278642103 | 85 | 1000 | SH | | DEFINED |
| EDISON SCHOOLS INC | | 281033100 | 1 | 1800 | SH | | DEFINED |
| EL PASO CORPORATION | | 28336L109 | 0 | 75 | SH | | SOLE |
| EL PASO CORPORATION | | 28336L109 | 4 | 666 | SH | | DEFINED |
| EL PASO ENERGY PARTNERS L P | COM | 28368B102 | 4 | 150 | SH | | DEFINED |
| ELECTRONIC DATA SYSTEMS CORP | | 285661104 | 26 | 1487 | SH | | SOLE |
| ELECTRONIC DATA SYSTEMS CORP | | 285661104 | 7 | 400 | SH | | DEFINED |
| EMERSON ELEC CO | COM | 291011104 | 170 | 3750 | SH | | SOLE |
| EMERSON ELEC CO | COM | 291011104 | 435 | 9608 | SH | | DEFINED |
| ENBRIDGE ENERGY PARTNERS L P | | 29250R106 | 68 | 1500 | SH | | SOLE |
| ENBRIDGE ENERGY PARTNERS L P | | 29250R106 | 171 | 3750 | SH | | DEFINED |
| ENERGEN CORP | COM | 29265N108 | 38 | 1200 | SH | | DEFINED |
| ENERGY EAST CORP | COM | 29266M109 | 115 | 6478 | SH | | DEFINED |
| ENGELHARD CORP | COM | 292845104 | 59 | 2802 | SH | | DEFINED |
| ENTERGY CORP NEW | COM | 29364G103 | 120 | 2500 | SH | | DEFINED |
| ENTREMED INC | COM | 29382F103 | 1 | 1200 | SH | | DEFINED |
| EQUIFAX, INC. | | 294429105 | 12 | 650 | SH | | DEFINED |
| EQUITABLE RESOURCES | | 294549100 | 37 | 1000 | SH | | DEFINED |
| EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST | | 294700703 | 39 | 576 | SH | | DEFINED |

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| | | | | | | |
|---------------------------|-----|-----------|-------|--------|----|---------|
| EQUITY OFFICE PPTYS TR | COM | 294741103 | 76 | 3000 | SH | DEFINED |
| EQUITY RESIDENTIAL SBI | | 29476L107 | 30 | 1250 | SH | SOLE |
| EQUITY RESIDENTIAL SBI | | 29476L107 | 4 | 200 | SH | DEFINED |
| ERICSSON TELEPHONE CO ADR | | 294821608 | 6 | 1024 | SH | DEFINED |
| ETHYL CORP | | 297659609 | 3 | 320 | SH | SOLE |
| EXELON CORP COM | | 30161N101 | 7 | 154 | SH | SOLE |
| EXELON CORP COM | | 30161N101 | 29 | 594 | SH | DEFINED |
| EXXON MOBIL CORP | COM | 30231G102 | 4308 | 123289 | SH | SOLE |
| EXXON MOBIL CORP | COM | 30231G102 | 10034 | 287114 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVST DSCRE |
|-----------------------------------------------|----------------|--------------|--------------------|--------------------|------------|--------------|----------------|
| FPL GROUP INC | COM | 302571104 | 297 | 5050 | SH | | SOLE |
| FPL GROUP INC | COM | 302571104 | 530 | 9000 | SH | | DEFIN |
| FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON | | 313400301 | 83 | 1575 | SH | | SOLE |
| FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE) | | COM313586109 | 687 | 10525 | SH | | SOLE |
| FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE) | | COM313586109 | 329 | 5040 | SH | | DEFIN |
| FEDERAL REALTY INVESTMENT TRUST | | 313747206 | 12 | 423 | SH | | DEFIN |
| FEDERAL SIGNAL CORPORATION | | 313855108 | 18 | 1300 | SH | | DEFIN |
| FEDEX CORPORATION | | 31428X106 | 27 | 500 | SH | | DEFIN |
| FIFTH THIRD BANCORP | COM | 316773100 | 7 | 150 | SH | | DEFIN |
| FIRST DATA CORPORATION | | 319963104 | 704 | 19028 | SH | | SOLE |
| FIRST DATA CORPORATION | | 319963104 | 59 | 1600 | SH | | DEFIN |
| FIRST SENTINEL BANCORP INC. | | 33640T103 | 10 | 752 | SH | | DEFIN |
| FIRST VIRGINIA BANK INC | | 337477103 | 14 | 375 | SH | | SOLE |
| FIRSTENERGY CORP | COM | 337932107 | 22 | 700 | SH | | DEFIN |
| FLEETBOSTON FINANCIAL CORP | COM | 339030108 | 1044 | 43776 | SH | | DEFIN |
| FLOWER FOODS INC | | 343498101 | 20 | 750 | SH | | DEFIN |
| FORD MOTOR CO DEL | | 345370860 | 1 | 200 | SH | | SOLE |
| FORD MOTOR CO DEL | | 345370860 | 57 | 7591 | SH | | DEFIN |
| FOREST LABORATORIES INC | | 345838106 | 102 | 1900 | SH | | SOLE |
| FOREST LABORATORIES INC | | 345838106 | 80 | 1500 | SH | | DEFIN |
| FORTUNE BRANDS INC | COM | 349631101 | 120 | 2808 | SH | | SOLE |
| FORTUNE BRANDS INC | COM | 349631101 | 77 | 1800 | SH | | DEFIN |
| FRANKLIN RESOURCES INC | | 354613101 | 49 | 1500 | SH | | SOLE |
| GABLES RESIDENTIAL TRUST | | 362418105 | 26 | 1000 | SH | | DEFIN |
| GALLAHER GROUP PLC SPONSORED ADR | | 363595109 | 35 | 928 | SH | | SOLE |
| GALLAHER GROUP PLC SPONSORED ADR | | 363595109 | 89 | 2337 | SH | | DEFIN |
| GAP INC | | 364760108 | 2 | 150 | SH | | SOLE |
| GENENTECH INC | | 368710406 | 117 | 3350 | SH | | SOLE |
| GENENTECH INC | | 368710406 | 296 | 8475 | SH | | DEFIN |
| GENERAL DYNAMICS CORP | | 369550108 | 24 | 450 | SH | | SOLE |
| GENERAL ELEC CO | COM | 369604103 | 5020 | 196869 | SH | | SOLE |
| GENERAL ELEC CO | COM | 369604103 | 7932 | 311089 | SH | | DEFIN |
| GENERAL MAGIC INC. | | 370253403 | 0 | 71 | SH | | DEFIN |

FORM 13F INFORMATION TABLE

VALUE SHARES/ SH/ PUT/ INVSTMT

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| NAME OF ISSUER | TITLE OF CLASS | CUSIP | (X\$1000) | PRN AMT | PRN | CALL | DISCRETN |
|-----------------------------------------------|------------------|-----------|-----------|---------|-----|------|----------|
| GENERAL MILLS, INC | | 370334104 | 6 | 150 | SH | | SOLE |
| GENERAL MILLS, INC | | 370334104 | 18 | 400 | SH | | DEFINED |
| GENERAL MTRS CORP | COM | 370442105 | 464 | 13832 | SH | | SOLE |
| GENERAL MTRS CORP | COM | 370442105 | 437 | 13011 | SH | | DEFINED |
| GENERAL MOTORS CLASS H | NEW | 370442832 | 17 | 1566 | SH | | SOLE |
| GENERAL MOTORS CLASS H | NEW | 370442832 | 152 | 13608 | SH | | DEFINED |
| GEORGIA PAC CORP | COM GA PAC GRP | 373298108 | 116 | 8393 | SH | | DEFINED |
| GILLETTE COMPANY | | 375766102 | 239 | 7733 | SH | | SOLE |
| GILLETTE COMPANY | | 375766102 | 71 | 2300 | SH | | DEFINED |
| GLAXO SMITHKLINE PLC SPONSORED ADR | | 37733W105 | 213 | 6062 | SH | | SOLE |
| GLAXO SMITHKLINE PLC SPONSORED ADR | | 37733W105 | 183 | 5212 | SH | | DEFINED |
| GOLDMAN SACHS GROUP | | 38141G104 | 197 | 2900 | SH | | SOLE |
| GOLDMAN SACHS GROUP | | 38141G104 | 335 | 4935 | SH | | DEFINED |
| GUIDANT CORP | COM | 401698105 | 21 | 600 | SH | | DEFINED |
| HRPT PPTYS TR COMM SH BEN INT | | 40426W101 | 8 | 1000 | SH | | DEFINED |
| HAIN CELESTIAL GROUP INC | | 405217100 | 9 | 650 | SH | | DEFINED |
| HALLIBURTON CO | COM | 406216101 | 18 | 896 | SH | | SOLE |
| HALLIBURTON CO | COM | 406216101 | 200 | 9682 | SH | | DEFINED |
| JOHN HANCOCK INCOME | SECURITIES TRUST | 410123103 | 4 | 267 | SH | | DEFINED |
| JOHN HANCOCK PATRIOT PREMIUM DIV FD I COM | | 41013Q101 | 16 | 1834 | SH | | DEFINED |
| HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II | | 41013T105 | 11 | 1100 | SH | | DEFINED |
| JOHN HANCOCK FINANCIAL | SERVICES, INC. | 41014S106 | 28 | 1014 | SH | | DEFINED |
| HANDSPRING INC | | 410293104 | 0 | 200 | SH | | SOLE |
| HARBOR FLA BANCSHARES | | 411901101 | 11 | 502 | SH | | DEFINED |
| HARLEY DAVIDSON | | 412822108 | 11 | 300 | SH | | SOLE |
| HARLEY DAVIDSON | | 412822108 | 174 | 4400 | SH | | DEFINED |
| HARMONY GOLD MINING ADR | | 413216300 | 12 | 1000 | SH | | DEFINED |
| HARTFORD FINL SVCS GROUP INC COM | | 416515104 | 80 | 2287 | SH | | SOLE |
| HARTFORD FINL SVCS GROUP INC COM | | 416515104 | 46 | 1312 | SH | | DEFINED |
| H.J. HEINZ COMPANY | | 423074103 | 13 | 450 | SH | | SOLE |
| H.J. HEINZ COMPANY | | 423074103 | 32 | 1100 | SH | | DEFINED |
| HERSHEY FOODS CORP | COM | 427866108 | 187 | 3000 | SH | | DEFINED |
| HEWLETT PACKARD CO | COM | 428236103 | 44 | 2877 | SH | | SOLE |
| HEWLETT PACKARD CO | COM | 428236103 | 382 | 24588 | SH | | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVSTMT DISCRETN |
|---------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|---------------------|
| HIBERNIA CORP | | 428656102 | 5 | 300 | SH | | SOLE |
| HOME DEPOT, INC | | 437076102 | 1196 | 49125 | SH | | SOLE |
| HOME DEPOT, INC | | 437076102 | 1639 | 67321 | SH | | DEFINED |
| HOME PROPERTIES OF NEW YORK INC | | 437306103 | 6 | 200 | SH | | DEFINED |
| HONEYWELL INTERNATIONAL INC COM | | 438516106 | 106 | 4998 | SH | | SOLE |
| HONEYWELL INTERNATIONAL INC COM | | 438516106 | 116 | 5458 | SH | | DEFINED |
| HOST MARRIOTT CORPORATION | | 44107P104 | 21 | 3074 | SH | | DEFINED |
| HOUSEHOLD INTL INC | COM | 441815107 | 10 | 386 | SH | | SOLE |
| HOUSEHOLD INTL INC | COM | 441815107 | 42 | 1500 | SH | | DEFINED |
| HUDSON CITY BANCORP | | 443683107 | 44 | 2200 | SH | | DEFINED |
| HUNTINGTON BANCSHARES INC | | 446150104 | 50 | 2722 | SH | | DEFINED |
| HYPERION TOTAL RETURN FUND INC | | 449145101 | 31 | 3150 | SH | | SOLE |
| IMS HEALTH INCORPORATED | | 449934108 | 41 | 2632 | SH | | DEFINED |
| ITT INDUSTRIES INC | COM | 450911102 | 36 | 682 | SH | | SOLE |

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| | | | | | | |
|-------------------------------|--------|-----------|------|-------|----|---------|
| ITT INDUSTRIES INC | COM | 450911102 | 29 | 556 | SH | DEFINED |
| ICON PUB LTD CO | | 45103T107 | 23 | 1000 | SH | DEFINED |
| IDACORP INC | COM | 451107106 | 6 | 300 | SH | SOLE |
| IDACORP INC | COM | 451107106 | 91 | 4000 | SH | DEFINED |
| ILLINOIS TOOL WORKS INC | COM | 452308109 | 26 | 463 | SH | DEFINED |
| IMAGISTICS INTERNATIONAL IN C | | 45247T104 | 0 | 32 | SH | SOLE |
| IMAGISTICS INTERNATIONAL IN C | | 45247T104 | 10 | 588 | SH | DEFINED |
| INDYMAC BANCORP INC | | 456607100 | 19 | 1000 | SH | DEFINED |
| INNKEEPERS USA TRUST | | 4576J0104 | 13 | 2000 | SH | DEFINED |
| INTEL CORP | COM | 458140100 | 665 | 40930 | SH | SOLE |
| INTEL CORP | COM | 458140100 | 994 | 61099 | SH | DEFINED |
| INTERMEDIATE MUNICIPAL FUND | INC | 45880P104 | 18 | 2000 | | DEFINED |
| INTL BUSINESS MACHINE CORP | COMMON | 459200101 | 2105 | 26852 | SH | SOLE |
| INTL BUSINESS MACHINE CORP | COMMON | 459200101 | 4714 | 60109 | SH | DEFINED |
| INTL PAPER CO | COM | 460146103 | 138 | 4097 | SH | DEFINED |
| INTERNET HOLDERS TRUST | | 46059W102 | 2 | 100 | SH | SOLE |
| INTEVAC INC | | 461148108 | 14 | 3300 | SH | DEFINED |
| INTUIT | | 461202103 | 3 | 100 | SH | DEFINED |
| INVITROGEN CORP | | 46185R100 | 20 | 683 | 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 |
|----------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|
| IVAX CORP | | 465823102 | 2 | 187 | SH | | DEFINED |
| JDS UNIPHASE CORPORATION | | 46612J101 | 0 | 200 | SH | | SOLE |
| JDS UNIPHASE CORPORATION | | 46612J101 | 1 | 400 | SH | | DEFINED |
| J P MORGAN CHASE & CO | | 46625H100 | 93 | 3950 | SH | | SOLE |
| J P MORGAN CHASE & CO | | 46625H100 | 1179 | 49751 | SH | | DEFINED |
| JABIL CIRCUIT INC | | 466313103 | 2 | 150 | SH | | SOLE |
| JABIL CIRCUIT INC | | 466313103 | 4 | 250 | SH | | DEFINED |
| JEFFERSON PILOT CORPORATION | | 475070108 | 26 | 683 | SH | | SOLE |
| JEFFERSON PILOT CORPORATION | | 475070108 | 39 | 1035 | SH | | DEFINED |
| JETBLUE AIRWAYS | | 477143101 | 5 | 200 | SH | | DEFINED |
| JOHNSON & JOHNSON | COM | 478160104 | 3655 | 63176 | SH | | SOLE |
| JOHNSON & JOHNSON | COM | 478160104 | 7877 | 136142 | SH | | DEFINED |
| JUNIPER NETWORKS | | 48203R104 | 0 | 100 | SH | | SOLE |
| KADANT INC | | 48282T104 | 9 | 558 | SH | | DEFINED |
| KANE PIPE LINE PARTNERS LP | | 484169107 | 178 | 4850 | SH | | DEFINED |
| KELLOGG COMPANY | | 487836108 | 48 | 1575 | SH | | SOLE |
| KERR MCGEE CORP | | 492386107 | 0 | 18 | SH | | DEFINED |
| KEYCORP | | 493267108 | 9 | 400 | SH | | SOLE |
| KEYSPAN CORP | COM | 49337W100 | 43 | 1341 | SH | | DEFINED |
| KEYSTONE PROPERTY TRUST MD | | 493596100 | 27 | 1600 | SH | | DEFINED |
| KIMBERLY-CLARK CORPORATION | | 494368103 | 597 | 13150 | SH | | SOLE |
| KIMBERLY-CLARK CORPORATION | | 494368103 | 540 | 11885 | SH | | DEFINED |
| KIMCO REALTY CORPORATION | | 49446R109 | 47 | 1350 | SH | | DEFINED |
| KINDER MORGAN ENERGY PARTNERS L P | | 494550106 | 196 | 5300 | SH | | DEFINED |
| KNIGHT-RIDDER INC | | 499040103 | 1143 | 19550 | SH | | SOLE |
| KNIGHT-RIDDER INC | | 499040103 | 775 | 13250 | SH | | DEFINED |
| KONINKLIJKE PHILIPS ELECTRS N V SP ADR | | 500472303 | 4 | 291 | SH | | DEFINED |
| KRAFT FOODS INC | | 50075N104 | 56 | 2005 | SH | | SOLE |
| KRAFT FOODS INC | | 50075N104 | 31 | 1100 | SH | | DEFINED |
| KRAMONT REALTY TRUST COM | | 50075Q107 | 12 | 800 | SH | | DEFINED |
| KRISPY KREME DOUGHNUTS | | 501014104 | 6 | 200 | SH | | DEFINED |
| KROGER COMPANY | COM | 501044101 | 215 | 16355 | SH | | SOLE |

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KROGER COMPANY COM 501044101 202 15400 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 |
| L-3 COMMUNICATIONS HLDGS INC | | 502424104 | 890 | 22180 | SH | | SOLE |
| L-3 COMMUNICATIONS HLDGS INC | | 502424104 | 676 | 16850 | SH | | DEFINED |
| LA-Z-BOY INC | | 505336107 | 32 | 1900 | SH | | SOLE |
| LA-Z-BOY INC | | 505336107 | 48 | 2800 | SH | | DEFINED |
| LEHMAN BROTHERS HOLDINGS INC | | 524908100 | 5 | 100 | SH | | SOLE |
| LENDING TREE INC | | 52602Q105 | 2 | 250 | SH | | SOLE |
| LENNAR CORP | | 526057104 | 53 | 1000 | SH | | DEFINED |
| LILLY ELI & CO | COM | 532457108 | 104 | 1837 | SH | | SOLE |
| LILLY ELI & CO | COM | 532457108 | 651 | 11396 | SH | | DEFINED |
| LOCKHEED MARTIN CORP | | 539830109 | 445 | 9368 | SH | | SOLE |
| LOCKHEED MARTIN CORP | | 539830109 | 83 | 1750 | SH | | DEFINED |
| LOWES COMPANIES INC | | 548661107 | 344 | 8433 | SH | | SOLE |
| LOWES COMPANIES INC | | 548661107 | 197 | 4850 | SH | | DEFINED |
| LUBRIZOL CORP | COM | 549271104 | 60 | 2000 | SH | | DEFINED |
| LUCENT TECHNOLOGY INC | | 549463107 | 18 | 12303 | SH | | SOLE |
| LUCENT TECHNOLOGY INC | | 549463107 | 74 | 50653 | SH | | DEFINED |
| MBIA, INC | | 55262C100 | 711 | 18425 | SH | | SOLE |
| MBIA, INC | | 55262C100 | 228 | 5925 | SH | | DEFINED |
| MBNA CORPORATION | | 55262L100 | 0 | 48 | SH | | SOLE |
| MBNA CORPORATION | | 55262L100 | 37 | 2491 | SH | | DEFINED |
| MFS CHARTER INCOME TRUST | | 552727109 | 12 | 1500 | SH | | DEFINED |
| MACK-CALI REALTY CORP | | 554489104 | 12 | 400 | SH | | SOLE |
| SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC. | | 561662107 | 21 | 2000 | | | DEFINED |
| MANUGISTICS GROUP | | 565011103 | 0 | 200 | SH | | DEFINED |
| MARATHON OIL CORP | | 565849106 | 28 | 1200 | SH | | DEFINED |
| MARSHALL & ILSLEY CORP | | 571834100 | 480 | 18800 | SH | | SOLE |
| MARSHALL & ILSLEY CORP | | 571834100 | 297 | 11625 | SH | | DEFINED |
| MCCLATCHY COMPANY | | 579489105 | 337 | 6300 | SH | | SOLE |
| MCCLATCHY COMPANY | | 579489105 | 238 | 4450 | SH | | DEFINED |
| MCCORMICK & CO INC COMMON NON-VOTING | | 579780206 | 531 | 22030 | SH | | SOLE |
| MCCORMICK & CO INC COMMON NON-VOTING | | 579780206 | 486 | 20150 | SH | | DEFINED |
| MCDONALDS CORP | COM | 580135101 | 108 | 7500 | SH | | SOLE |
| MCDONALDS CORP | COM | 580135101 | 43 | 3000 | 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 |
| MCGRAW HILL COMPANIES INC | | 580645109 | 351 | 6320 | SH | | SOLE |
| MCGRAW HILL COMPANIES INC | | 580645109 | 93 | 1680 | SH | | DEFINED |
| MCKESSON CORPORATION | | 58155Q103 | 3 | 148 | SH | | DEFINED |
| MEADWESTVACO CORP | | 583334107 | 84 | 3700 | SH | | DEFINED |
| MEDAREX INC | | 583916101 | 1 | 400 | SH | | DEFINED |
| MEDTRONIC INC | | 585055106 | 22 | 500 | SH | | SOLE |

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| | | | | | | |
|---------------------------------|--------|-----------|------|-------|----|---------|
| MEDTRONIC INC | | 585055106 | 204 | 4540 | SH | DEFINED |
| MELLON FINANCIAL CORP | COM | 58551A108 | 21 | 1000 | SH | DEFINED |
| MERCANTILE BANKSHARES CORP | COM | 587405101 | 13 | 400 | SH | DEFINED |
| MERCK & CO INC | COM | 589331107 | 1640 | 29950 | SH | SOLE |
| MERCK & CO INC | COM | 589331107 | 4345 | 79350 | SH | DEFINED |
| MERCURY INTERACTIVE CORP | | 589405109 | 8 | 300 | SH | DEFINED |
| MERRILL LYNCH & CO INC | | 590188108 | 1 | 50 | SH | SOLE |
| MERRILL LYNCH & CO INC | | 590188108 | 92 | 2600 | SH | DEFINED |
| METLIFE INC | | 59156R108 | 79 | 3000 | SH | DEFINED |
| MICROSOFT CORP | | 594918104 | 1743 | 72050 | SH | SOLE |
| MICROSOFT CORP | | 594918104 | 1694 | 70028 | SH | DEFINED |
| MIDDLESEX WATER CO | COM | 596680108 | 76 | 3451 | SH | SOLE |
| MIDDLESEX WATER CO | COM | 596680108 | 66 | 3000 | SH | DEFINED |
| MIDWAY GAMES INC | | 598148104 | 3 | 1000 | SH | DEFINED |
| MILLENNIUM PHARMACEUTICALS | | 599902103 | 2 | 296 | SH | DEFINED |
| MIPS TECHNOLOGIES INC | | 604567206 | 0 | 27 | SH | DEFINED |
| MIRANT CORP | | 604675108 | 0 | 318 | SH | SOLE |
| MIRANT CORP | | 604675108 | 4 | 2923 | SH | DEFINED |
| ROBERT MONDAVI | | 609200100 | 2 | 100 | SH | SOLE |
| MONSANTO CO NEW | | 61166W101 | 0 | 12 | SH | SOLE |
| MONSANTO CO NEW | | 61166W101 | 15 | 956 | SH | DEFINED |
| MORGAN STANLEY DEAN WITTER & CO | | 617446448 | 63 | 1650 | SH | SOLE |
| MORGAN STANLEY DEAN WITTER & CO | | 617446448 | 136 | 3566 | SH | DEFINED |
| MOTOROLA, INC | | 620076109 | 4 | 500 | SH | SOLE |
| MOTOROLA, INC | | 620076109 | 112 | 13656 | SH | DEFINED |
| MUNIYIELD NJ INSURED FUND INC. | COMMON | 625921101 | 45 | 2915 | | SOLE |
| MUNIHOLDING NY INSD FUND INC | | 625931100 | 17 | 1253 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |
|----------------------------------------|-----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|
| MUNIHOLDINGS NEW JERSEY INS D FUND INC | | 625936109 | 50 | 3509 | | | SOLE |
| MUNIHOLDINGS NEW JERSEY INS D FUND INC | | 625936109 | 11 | 778 | | | DEFINED |
| MUNIYIELD INSD FUND INC | | 62630E107 | 13 | 950 | | | DEFINED |
| MURPHY OIL CORPORATION | | 626717102 | 88 | 2000 | SH | | DEFINED |
| MYLAN LABORATORUES INC | | 628530107 | 28 | 1000 | SH | | DEFINED |
| NCE PETRO FUND I TR UNIT | | 62885E406 | 7 | 1000 | SH | | SOLE |
| NCR CORP | NEW | 62886E108 | 5 | 297 | SH | | DEFINED |
| NL INDS INC | COM NEW | 629156407 | 3 | 220 | SH | | SOLE |
| NUI HOLDING CORP | | 629431107 | 7 | 500 | SH | | DEFINED |
| NASDAQ 100 TRUST UNIT SER 1 | | 631100104 | 2 | 100 | SH | | DEFINED |
| NATIONAL CITY CORP | | 635405103 | 33 | 1200 | SH | | DEFINED |
| NATIONAL FUEL GAS CO N J | COM | 636180101 | 74 | 3392 | SH | | DEFINED |
| NATIONWIDE FINANCIAL SERVIC ES CLASS A | | 638612101 | 2 | 112 | SH | | DEFINED |
| NAUTILUS GROUP INC | | 63910B102 | 14 | 1000 | SH | | DEFINED |
| NEORX CORPORATION | | 640520300 | 0 | 50 | SH | | DEFINED |
| NEUROGEN CORP | | 64124E106 | 3 | 1000 | SH | | DEFINED |
| NEW JERSEY RESOURCES CORPORATION | | 646025106 | 39 | 1200 | SH | | SOLE |
| NEW PLAN EXCEL RLTY TR INC | COM | 648053106 | 29 | 1500 | SH | | DEFINED |
| NEWMONT MINING CORP | | 651639106 | 2 | 79 | SH | | SOLE |
| NISOURCE INC | COM | 65473P105 | 9 | 500 | SH | | SOLE |
| NISOURCE INC | COM | 65473P105 | 78 | 4300 | SH | | DEFINED |
| NOKIA CORPORATION ADR | | 654902204 | 140 | 10030 | SH | | SOLE |
| NOKIA CORPORATION ADR | | 654902204 | 60 | 4350 | SH | | DEFINED |
| NORAM ENERGY CORP SUB DEB | CONV 6% 3/15/12 | 655419AC3 | 18 | 25000 | PRN | | DEFINED |

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| | | | | | | |
|---------------------------------------------|-----|-----------|-----|------|----|---------|
| NORFOLK SOUTHERN CORP | COM | 655844108 | 114 | 6159 | SH | SOLE |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 93 | 5060 | SH | DEFINED |
| NORSK HYDRO ADR | | 656531605 | 84 | 2222 | SH | DEFINED |
| NORTEL NETWORKS CORP NEW | | 656568102 | 0 | 100 | SH | SOLE |
| NORTEL NETWORKS CORP NEW | | 656568102 | 2 | 1100 | SH | DEFINED |
| NORTHERN BORDER PARTNERS L P UNIT LTD PARTN | | 664785102 | 48 | 1275 | SH | SOLE |
| NORTHERN BORDER PARTNERS L P UNIT LTD PARTN | | 664785102 | 290 | 7600 | SH | DEFINED |
| NORTHERN TRUST CORP | | 665859104 | 152 | 5000 | SH | SOLE |
| NORTHERN TRUST CORP | | 665859104 | 12 | 400 | SH | DEFINED |

| FORM 13F INFORMATION TABLE | | | | | | |
|----------------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| NORTHROP GRUMMAN CORP | | 666807102 | 17 | 200 | SH | SOLE |
| NORTHROP GRUMMAN CORP | | 666807102 | 121 | 1414 | SH | DEFINED |
| NORTHWESTERN CORPORATION | | 668074107 | 17 | 8300 | SH | SOLE |
| NOVARTIS AG ADRS | | 66987V109 | 18 | 500 | SH | DEFINED |
| NOVELL INC | | 670006105 | 21 | 10000 | SH | DEFINED |
| NSTAR | COM | 67019E107 | 16 | 405 | SH | SOLE |
| NSTAR | COM | 67019E107 | 33 | 840 | SH | DEFINED |
| NUVEEN PERFORMANCE PLUS | MUNICIPAL FUND | 67062P108 | 21 | 1500 | | SOLE |
| NUVEEN QUALITY PFD INCOME FUND II | | 67072C105 | 6 | 400 | SH | DEFINED |
| OGE ENERGY CO. | | 670837103 | 7 | 400 | SH | DEFINED |
| NUVEEN NJ INVT QUALITY MUN FUND | COM | 670971100 | 156 | 10174 | | SOLE |
| NUVEEN NJ INVT QUALITY MUN FUND | COM | 670971100 | 107 | 6974 | | DEFINED |
| NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC | | 670984103 | 89 | 5670 | | SOLE |
| NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC | | 670984103 | 50 | 3200 | | DEFINED |
| NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND | | 670987106 | 26 | 1650 | | DEFINED |
| ONEOK INC NEW | COM | 682680103 | 73 | 4000 | SH | DEFINED |
| OPENWAVE SYS INC COM | | 683718100 | 0 | 300 | SH | DEFINED |
| ORACLE CORPORATION | | 68389X105 | 80 | 7400 | SH | SOLE |
| ORACLE CORPORATION | | 68389X105 | 223 | 20620 | SH | DEFINED |
| OPPENHEIMER MULTI-SECTOR INCOME FUND | | 683933105 | 13 | 1700 | SH | SOLE |
| PG&E CORP | COM | 69331C108 | 5 | 404 | SH | SOLE |
| PG&E CORP | COM | 69331C108 | 5 | 400 | SH | DEFINED |
| PNC FINANCIAL SERVICES GROUP | COM | 693475105 | 279 | 6603 | SH | SOLE |
| PNC FINANCIAL SERVICES GROUP | COM | 693475105 | 49 | 1175 | SH | DEFINED |
| PPG INDS INC | COM | 693506107 | 9 | 200 | SH | SOLE |
| PPL CORP | | 69351T106 | 7 | 200 | SH | SOLE |
| PPL CORP | | 69351T106 | 42 | 1200 | SH | DEFINED |
| PACCAR INC | COM | 693718108 | 41 | 825 | SH | DEFINED |
| PACIFIC ENERGY PARTNERS LP | | 69422R105 | 118 | 5650 | SH | DEFINED |
| PACTIV CORP | COM | 695257105 | 2 | 100 | SH | SOLE |
| PALM INC | | 696642206 | 0 | 100 | SH | DEFINED |
| PARAGON TECHNOLOGIES INC | | 69912T108 | 8 | 1000 | SH | SOLE |
| PARAGON TECHNOLOGIES INC | | 69912T108 | 21 | 2500 | SH | DEFINED |

| FORM 13F INFORMATION TABLE | | | | | | |
|----------------------------|----------------|-------|--------------------|--------------------|------------|--------------|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |

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| | | | | | | |
|-----------------------------------------------|-----|-----------|-------|--------|----|---------|
| PARK PL ENTMT CORP | COM | 700690100 | 7 | 1000 | SH | DEFINED |
| PAYCHEX INC | COM | 704326107 | 82 | 3000 | SH | DEFINED |
| PAYLESS SHOESOURCE, INC. | | 704379106 | 3 | 200 | SH | DEFINED |
| PEAPACK-GLADSTONE FINANCIAL CORPORATION | | 704699107 | 6981 | 278796 | SH | SOLE |
| PEAPACK-GLADSTONE FINANCIAL CORPORATION | | 704699107 | 14717 | 587766 | SH | DEFINED |
| PENN VA CORP | COM | 707882106 | 18 | 480 | SH | SOLE |
| PENN VA RESOURCE PARTNERS LP | | 707884102 | 137 | 5750 | SH | DEFINED |
| J.C.PENNEY CO., INC. | | 708160106 | 102 | 5200 | SH | DEFINED |
| PEOPLES ENERGY CORPORATION | | 711030106 | 89 | 2500 | SH | DEFINED |
| PEPCO HOLDINGS INC COM | | 713291102 | 12 | 703 | SH | SOLE |
| PEPCO HOLDINGS INC COM | | 713291102 | 87 | 5023 | SH | DEFINED |
| PEPSICO INC | COM | 713448108 | 376 | 9400 | SH | SOLE |
| PEPSICO INC | COM | 713448108 | 279 | 6991 | SH | DEFINED |
| PEREGRINE PHARMACEUTICALS INC | | 713661106 | 0 | 100 | SH | DEFINED |
| PERKINELMER INC | COM | 714046109 | 41 | 4628 | SH | DEFINED |
| PFIZER INC | COM | 717081103 | 2106 | 67612 | SH | SOLE |
| PFIZER INC | COM | 717081103 | 2534 | 81372 | SH | DEFINED |
| PHARMACIA CORP | | 71713U102 | 275 | 6375 | SH | SOLE |
| PHARMACIA CORP | | 71713U102 | 297 | 6881 | SH | DEFINED |
| THE PHOENIX COMPANIES, INC. | | 71902E109 | 31 | 4395 | SH | SOLE |
| PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON | | 72200X104 | 35 | 3098 | SH | DEFINED |
| PITNEY BOWES INC | COM | 724479100 | 12 | 400 | SH | SOLE |
| PITNEY BOWES INC | COM | 724479100 | 202 | 6350 | SH | DEFINED |
| PLUM CREEK TIMBER CO INC | COM | 729251108 | 35 | 1649 | SH | DEFINED |
| POTLATCH CORP | COM | 737628107 | 58 | 3000 | SH | DEFINED |
| PROCTER & GAMBLE CO | COM | 742718109 | 1629 | 18301 | SH | SOLE |
| PROCTER & GAMBLE CO | COM | 742718109 | 2162 | 24282 | SH | DEFINED |
| PROGRESS ENERGY INC COM | | 743263105 | 7 | 200 | SH | SOLE |
| PROLOGIS TRUST | | 743410102 | 50 | 2000 | SH | DEFINED |
| PRUDENTIAL FINANCIAL INC | | 744320102 | 103 | 3549 | SH | SOLE |
| PRUDENTIAL FINANCIAL INC | | 744320102 | 2 | 72 | SH | DEFINED |
| PUBLIC SERVICE ENTERPRISE GROUP, INC. | | 744573106 | 478 | 13055 | SH | SOLE |
| PUBLIC SERVICE ENTERPRISE GROUP, INC. | | 744573106 | 692 | 18867 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |
|-----------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|
| PULTE HOMES INC | | 745867101 | 25 | 500 | SH | | DEFINED |
| PUTNAM HIGH YIELD MUNICIPAL TRUST | | 746781103 | 34 | 5000 | SH | | DEFINED |
| QLOGIC CORP | | 747277101 | 7 | 200 | SH | | SOLE |
| QLOGIC CORP | | 747277101 | 29 | 800 | SH | | DEFINED |
| QUALCOMM INC | | 747525103 | 25 | 700 | SH | | SOLE |
| QUALCOMM INC | | 747525103 | 48 | 1350 | SH | | DEFINED |
| QUESTAR CORP | | 748356102 | 20 | 700 | SH | | DEFINED |
| QUIXOTE CORP | | 749056107 | 23 | 1500 | SH | | DEFINED |
| QWEST COMMUNICATIONS INT'L | | 749121109 | 4 | 1360 | SH | | SOLE |
| QWEST COMMUNICATIONS INT'L | | 749121109 | 13 | 3922 | SH | | DEFINED |
| RPM INTERNATIONAL INC | | 749685103 | 4 | 400 | SH | | SOLE |
| RSA SEC INC | | 749719100 | 1 | 187 | SH | | SOLE |
| RF MICRO-DEVICES | | 749941100 | 4 | 800 | SH | | DEFINED |
| RAMTRON INTL CORP | COM NEW | 751907304 | 0 | 282 | SH | | DEFINED |
| RAYTHEON CO | | 755111507 | 93 | 3300 | SH | | SOLE |
| RAYTHEON CO | | 755111507 | 182 | 6419 | SH | | DEFINED |

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| | | | | | | |
|----------------------------------------|-----------------|-----------|------|-------|----|---------|
| READERS DIGEST ASSN.CLASS A NON VOTING | | 755267101 | 10 | 1000 | SH | DEFINED |
| REALTY INCOME CORP | COM | 756109104 | 7 | 200 | SH | DEFINED |
| RED HAT INC | COM | 756577102 | 0 | 30 | SH | DEFINED |
| RELIANT RES INC | | 75952B105 | 3 | 867 | SH | DEFINED |
| ROCKWELL AUTOMATION INC | | 773903109 | 40 | 1966 | SH | DEFINED |
| ROCKWELL COLLINS INC | | 774341101 | 36 | 1966 | SH | DEFINED |
| ROGERS COMMUNICATION INC. | CL.B NON VOTING | 775109200 | 89 | 8400 | SH | SOLE |
| ROHN INDUSTRIES INC | | 775381106 | 1 | 10000 | SH | DEFINED |
| ROYAL DUTCH PETE CO | SH PAR N GLDR | 780257804 | 20 | 500 | SH | SOLE |
| ROYAL DUTCH PETE CO | SH PAR N GLDR | 780257804 | 675 | 16572 | SH | DEFINED |
| RUBY TUESDAY INC. | | 781182100 | 13 | 656 | SH | DEFINED |
| SBC COMMUNICATIONS INC | | 78387G103 | 812 | 40539 | SH | SOLE |
| SBC COMMUNICATIONS INC | | 78387G103 | 1438 | 71754 | SH | DEFINED |
| SLM CORP | | 78442P106 | 388 | 3500 | SH | SOLE |
| SLM CORP | | 78442P106 | 110 | 1000 | SH | DEFINED |
| STANDARD & POORS DEPOSITORY RECEIPTS | | 78462F103 | 47 | 560 | SH | DEFINED |
| SAFEWAY INC | | 786514208 | 2 | 112 | SH | SOLE |
| SAFEWAY INC | | 786514208 | 3 | 200 | 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 |
|----------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|
| THE ST. PAUL COMPANIES, INC | COM | 792860108 | 3 | 100 | SH | | DEFINED |
| THE SALOMON BROTHERS FUND | INC | 795477108 | 10 | 1175 | SH | | DEFINED |
| SANCHEZ COMPUTER ASSOCIATES | | 799702105 | 0 | 200 | SH | | DEFINED |
| SANMINA-SCI CORP | | 800907107 | 2 | 500 | SH | | DEFINED |
| SANGSTAT MEDICAL CORP | | 801003104 | 25 | 2550 | SH | | SOLE |
| SARA LEE CORP | COM | 803111103 | 164 | 8800 | SH | | SOLE |
| SARA LEE CORP | COM | 803111103 | 41 | 2200 | SH | | DEFINED |
| SCANA CORP NEW | | 80589M102 | 107 | 3600 | SH | | DEFINED |
| SCANSOFT INC | | 80603P107 | 4 | 1000 | SH | | DEFINED |
| HENRY SCHEIN, INC | COM | 806407102 | 4 | 100 | SH | | SOLE |
| SCHERING PLOUGH CORP | COM | 806605101 | 60 | 3370 | SH | | SOLE |
| SCHERING PLOUGH CORP | COM | 806605101 | 155 | 8700 | SH | | DEFINED |
| SCHLUMBERGER LTD | COM | 806857108 | 529 | 13925 | SH | | SOLE |
| SCHLUMBERGER LTD | COM | 806857108 | 289 | 7631 | SH | | DEFINED |
| SCIENTIFIC-ATLANTA INC | | 808655104 | 20 | 1500 | SH | | DEFINED |
| SEA CONTAINERS LTD | CLASS A COMMON | 811371707 | 0 | 100 | SH | | DEFINED |
| SEALED AIR CORP NEW | COM | 81211K100 | 46 | 1169 | SH | | DEFINED |
| SEALED AIR CORP NEW PFD CONV SER A \$2 | | 81211K209 | 26 | 570 | SH | | SOLE |
| SEALED AIR CORP NEW PFD CONV SER A \$2 | | 81211K209 | 61 | 1340 | SH | | DEFINED |
| SEARS ROEBUCK & CO | COM | 812387108 | 2 | 100 | SH | | SOLE |
| SECTOR SPDR TR TECHNOLOGY | | 81369Y803 | 20 | 1400 | SH | | SOLE |
| SELECTIVE INS. GROUP INC. | | 816300107 | 593 | 24200 | SH | | SOLE |
| SEMPRA ENERGY | COM | 816851109 | 3 | 150 | SH | | SOLE |
| SEMPRA ENERGY | COM | 816851109 | 39 | 1600 | SH | | DEFINED |
| SEPRACOR INC | | 817315104 | 8 | 640 | SH | | SOLE |
| SHAW GROUP INC | | 820280105 | 10 | 1000 | SH | | SOLE |
| SHAW GROUP INC | | 820280105 | 37 | 3700 | SH | | DEFINED |
| SIEBEL SYSTEMS | | 826170102 | 0 | 100 | SH | | SOLE |
| SIEBEL SYSTEMS | | 826170102 | 16 | 2100 | SH | | DEFINED |
| SIEMENS AG SPONSORED ADR | | 826197501 | 17 | 425 | SH | | SOLE |
| SIGMA-ALDRICH CORP | | 826552101 | 4 | 100 | SH | | SOLE |
| SILICON GRAPHICS INC | | 827056102 | 0 | 200 | SH | | DEFINED |
| SIMON PPTY GROUP INC NEW | COM | 828806109 | 34 | 950 | SH | | SOLE |

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SIMON PPTY GROUP INC NEW COM 828806109 42 1200 SH DEFINED

| | | FORM 13F INFORMATION TABLE | | | | | | |
|---------------------------------------|--------------------|----------------------------|--------------------|--------------------|------------|--------------|-------------------|--|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN | |
| SKYWORKS SOLUTIONS | | 83088M102 | 4 | 689 | SH | | DEFINED | |
| J. M. SMUCKER CO | | 832696405 | 2 | 82 | SH | | SOLE | |
| J. M. SMUCKER CO | | 832696405 | 60 | 1716 | SH | | DEFINED | |
| SOLETRON CORP | | 834182107 | 0 | 250 | SH | | DEFINED | |
| SOLUTIA INC | COM | 834376105 | 11 | 7300 | SH | | SOLE | |
| SOMERA COMMUNICATIONS | | 834458101 | 0 | 1000 | SH | | DEFINED | |
| SONIC CORP | | 835451105 | 25 | 1000 | SH | | SOLE | |
| SONIC CORP | | 835451105 | 22 | 900 | SH | | DEFINED | |
| SONOCO PRODUCTS | | 835495102 | 15 | 750 | SH | | DEFINED | |
| SONY CORP ADR AMERN SH NEW | EA REPR 1 JAPANESE | 835699307 | 21 | 600 | SH | | DEFINED | |
| SOUTH JERSEY INDUSTRIES, INC | | 838518108 | 5 | 171 | SH | | DEFINED | |
| SOUTHERN CO | COM | 842587107 | 116 | 4092 | SH | | SOLE | |
| SOUTHERN CO | COM | 842587107 | 336 | 11825 | SH | | DEFINED | |
| SPRINT CORPORATION | | 852061100 | 35 | 3000 | SH | | DEFINED | |
| SPRINT CORP PCS SER 1 | | 852061506 | 4 | 1100 | SH | | DEFINED | |
| STARBUCKS CORPORATION | | 855244109 | 950 | 36900 | SH | | SOLE | |
| STARBUCKS CORPORATION | | 855244109 | 557 | 21670 | SH | | DEFINED | |
| STARWOOD HOTELS & RESORTS | WORLDWIDE INC | 85590A203 | 16 | 704 | SH | | SOLE | |
| STARWOOD HOTELS & RESORTS | WORLDWIDE INC | 85590A203 | 20 | 857 | SH | | DEFINED | |
| STATE STREET CORP | COM | 857477103 | 75 | 2400 | SH | | DEFINED | |
| STRATTEC SECURITY CORPORATION | | 863111100 | 0 | 20 | SH | | SOLE | |
| STRYKER CORP | | 863667101 | 6 | 100 | SH | | DEFINED | |
| STURM RUGER & CO. | | 864159108 | 17 | 2000 | SH | | SOLE | |
| SUBURBAN PROPANE PARTNERS LP UNIT LTD | | 864482104 | 83 | 3000 | SH | | SOLE | |
| SUBURBAN PROPANE PARTNERS LP UNIT LTD | | 864482104 | 180 | 6500 | SH | | DEFINED | |
| SUN MICROSYSTEMS INC | COM | 866810104 | 131 | 40575 | SH | | SOLE | |
| SUN MICROSYSTEMS INC | COM | 866810104 | 171 | 52836 | SH | | DEFINED | |
| SUNOCO INC | | 86764P109 | 4 | 119 | SH | | SOLE | |
| SUNOCO INC | | 86764P109 | 110 | 3009 | SH | | DEFINED | |
| SUNTRUST BANKS INC | | 867914103 | 15 | 300 | SH | | DEFINED | |
| SUPERGEN INC | COM | 868059106 | 111 | 40000 | SH | | DEFINED | |
| SYBASE INC. | | 871130100 | 6 | 500 | SH | | SOLE | |
| SYNGENTA AG | | 87160A100 | 1 | 200 | SH | | SOLE | |

| | | FORM 13F INFORMATION TABLE | | | | | | |
|--------------------|----------------|----------------------------|--------------------|--------------------|------------|--------------|-------------------|--|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN | |
| TECO ENERGY INC | COM | 872375100 | 108 | 10200 | SH | | SOLE | |
| TECO ENERGY INC | COM | 872375100 | 41 | 3900 | SH | | DEFINED | |
| TEPPCO PARTNERS LP | | 872384102 | 82 | 2600 | SH | | DEFINED | |
| TJX COMPANIES | | 872540109 | 35 | 2000 | SH | | DEFINED | |
| TXU CORP | | 873168108 | 23 | 1300 | SH | | DEFINED | |
| TARGET CORPORATION | | 87612E106 | 332 | 11359 | SH | | SOLE | |

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| | | | | | |
|-----------------------------------------|-----------|-----|-------|----|---------|
| TARGET CORPORATION | 87612E106 | 685 | 23423 | SH | DEFINED |
| TEKTRONIX INC | 879131100 | 85 | 5000 | SH | SOLE |
| TELECOM CORP OF NEW ZEALAND LT SPON ADR | 879278208 | 7 | 400 | SH | DEFINED |
| TELEFONOS DE MEXICO SA DE CV ADR | 879403780 | 11 | 400 | SH | DEFINED |
| TEMPLE INLAND INC | 879868107 | 45 | 1218 | SH | DEFINED |
| TENET HEALTHCARE CORPORATION | 88033G100 | 3 | 181 | SH | DEFINED |
| TERAYON COMMUNICATION | 880775101 | 0 | 200 | SH | DEFINED |
| TEVA PHARMACEUTICAL INDS ADR | 881624209 | 787 | 18900 | SH | SOLE |
| TEVA PHARMACEUTICAL INDS ADR | 881624209 | 739 | 17750 | SH | DEFINED |
| TEXAS INSTRUMENTS | 882508104 | 471 | 28806 | SH | SOLE |
| TEXAS INSTRUMENTS | 882508104 | 766 | 46880 | SH | DEFINED |
| THERMO ELECTRON CORP COM | 883556102 | 41 | 2272 | SH | DEFINED |
| THESTREET COM INC | 88368Q103 | 0 | 100 | SH | DEFINED |
| THOMAS & BETTS CORPORATION | 884315102 | 5 | 400 | SH | DEFINED |
| THORNBURG MORTGAGE INC | 885218107 | 61 | 3000 | SH | SOLE |
| 3M CO COM | 88579Y101 | 44 | 340 | SH | SOLE |
| 3M CO COM | 88579Y101 | 850 | 6541 | SH | DEFINED |
| TIMKEN CO | 887389104 | 62 | 4000 | SH | DEFINED |
| TORCHMARK CORP. | 891027104 | 85 | 2400 | SH | DEFINED |
| TOYS "R" US INC | 892335100 | 2 | 300 | SH | SOLE |
| TRANSCANADA PIPELINES LTD | 893526103 | 2 | 152 | SH | SOLE |
| TRAVELERS PPTY CAS CORP NEW CLASS A | 89420G109 | 2 | 172 | SH | SOLE |
| TRAVELERS PPTY CAS CORP NEW CLASS A | 89420G109 | 24 | 1729 | SH | DEFINED |
| TRAVELERS PPTY CAS CORP CLASS B NEW | 89420G406 | 5 | 372 | SH | SOLE |
| TRAVELERS PPTY CAS CORP CLASS B NEW | 89420G406 | 50 | 3565 | SH | DEFINED |
| TREDEGAR INDUSTRIES INC | 894650100 | 2 | 240 | SH | SOLE |
| TRI-CONTINENTAL CORPORATION | 895436103 | 9 | 739 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |
|-----------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|
| TRIBUNE CO NEW COM | | 896047107 | 39 | 875 | SH | | SOLE |
| TRIBUNE CO NEW COM | | 896047107 | 55 | 1227 | SH | | DEFINED |
| TUPPERWARE CORP | COM | 899896104 | 1 | 100 | SH | | DEFINED |
| TYCO INTL LTD | NEW COM | 902124106 | 80 | 6250 | SH | | SOLE |
| TYCO INTL LTD | NEW COM | 902124106 | 46 | 3619 | SH | | DEFINED |
| UGI CORPORATION | | 902681105 | 274 | 6000 | SH | | SOLE |
| UGI CORPORATION | | 902681105 | 335 | 7350 | SH | | DEFINED |
| UST INC | COM | 902911106 | 33 | 1200 | SH | | SOLE |
| US BANCORP DEL COM | | 902973304 | 54 | 2865 | SH | | SOLE |
| UNILIVER NV NY SHARE F NEW | | 904784709 | 23 | 400 | SH | | DEFINED |
| UNION PACIFIC CORP | COM | 907818108 | 156 | 2850 | SH | | SOLE |
| UNION PACIFIC CORP | COM | 907818108 | 242 | 4408 | SH | | DEFINED |
| UNITED NATIONAL BANCORP NJ | | 910909100 | 233 | 9950 | SH | | SOLE |
| UNITED NATIONAL BANCORP NJ | | 910909100 | 202 | 8620 | SH | | DEFINED |
| UNITED PARCEL SERVICE | | 911312106 | 171 | 3015 | SH | | DEFINED |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 312 | 5407 | SH | | SOLE |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 990 | 17146 | SH | | DEFINED |
| UNITEDHEALTH GROUP INC | | 91324P102 | 11 | 121 | SH | | DEFINED |
| VALLEY NATIONAL BANCORP. | | 919794107 | 3 | 125 | SH | | SOLE |
| VALLEY NATIONAL BANCORP. | | 919794107 | 90 | 3659 | SH | | DEFINED |
| VAN KAMPEN TRUST MUNICIPALS | | 920929106 | 9 | 600 | SH | | SOLE |
| VERIZON CORPORATION | | 92343V104 | 1188 | 33634 | SH | | SOLE |
| VERIZON CORPORATION | | 92343V104 | 3128 | 88513 | SH | | DEFINED |
| VERITAS SOFTWARE CORP | | 923436109 | 8 | 500 | SH | | SOLE |

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|----------------------------|-----------|-----|-------|----|---------|
| VERITAS SOFTWARE CORP | 923436109 | 48 | 2747 | SH | DEFINED |
| VERMONT TEDDY BEAR INC | 92427X109 | 0 | 50 | SH | SOLE |
| VIACOM INC COM CLASS A | 925524100 | 36 | 1000 | SH | DEFINED |
| VIACOM INC. CLASS B COMMON | 925524308 | 4 | 120 | SH | SOLE |
| VIACOM INC. CLASS B COMMON | 925524308 | 58 | 1607 | SH | DEFINED |
| VIASYS HEALTHCARE INC | 92553Q209 | 2 | 165 | SH | DEFINED |
| VISTEON CORP | 92839U107 | 1 | 314 | SH | DEFINED |
| VODAFONE GROUP PLC | 92857W100 | 170 | 9390 | SH | SOLE |
| VODAFONE GROUP PLC | 92857W100 | 564 | 30987 | SH | DEFINED |

| FORM 13F INFORMATION TABLE | | | | | | | |
|---------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |
| VULCAN MATERIALS COMPANY COM | | 929160109 | 36 | 1200 | SH | | DEFINED |
| WGL HOLDINGS INC | | 92924F106 | 142 | 5400 | SH | | DEFINED |
| WMS INDUSTRIES INC | | 929297109 | 6 | 500 | SH | | DEFINED |
| WACHOVIA CORP 2ND NEW COM | | 929903102 | 2637 | 77449 | SH | | SOLE |
| WACHOVIA CORP 2ND NEW COM | | 929903102 | 1192 | 35017 | SH | | DEFINED |
| WAL-MART STORES INC | | 931142103 | 476 | 9155 | SH | | SOLE |
| WAL-MART STORES INC | | 931142103 | 732 | 14075 | SH | | DEFINED |
| WALGREEN CO | | 931422109 | 41 | 1400 | SH | | SOLE |
| WALGREEN CO | | 931422109 | 2 | 100 | SH | | DEFINED |
| WASHINGTON MUTUAL INC | | 939322103 | 3 | 100 | SH | | SOLE |
| WASHINGTON MUTUAL INC | | 939322103 | 45 | 1300 | SH | | DEFINED |
| WASHINGTON TRUST BANCORP INC | | 940610108 | 63 | 3163 | SH | | DEFINED |
| WASTE MANAGEMENT INC | | 94106L109 | 4 | 200 | SH | | SOLE |
| WASTE MANAGEMENT INC | | 94106L109 | 3 | 145 | SH | | DEFINED |
| WELLS FARGO & CO NEW | COM | 949746101 | 901 | 20031 | SH | | SOLE |
| WELLS FARGO & CO NEW | COM | 949746101 | 765 | 17010 | SH | | DEFINED |
| WESTAR ENERGY INC | | 95709T100 | 2 | 200 | SH | | SOLE |
| WESTERN GAS RESOURCES INC | | 958259103 | 32 | 1000 | SH | | DEFINED |
| WEYERHAEUSER CO | COM | 962166104 | 17 | 366 | SH | | SOLE |
| WEYERHAEUSER CO | COM | 962166104 | 47 | 1000 | SH | | DEFINED |
| WHIRLPOOL CORP | COM | 963320106 | 14 | 300 | SH | | DEFINED |
| WHOLE FOOD MARKET INC | | 966837106 | 22 | 400 | SH | | SOLE |
| WHOLE FOOD MARKET INC | | 966837106 | 16 | 300 | SH | | DEFINED |
| WILLIAMS COS INC DEL | COM | 969457100 | 1 | 300 | SH | | SOLE |
| WILLIAMS COS INC DEL | COM | 969457100 | 22 | 5000 | SH | | DEFINED |
| WILLIAMS SONOMA INC | COM | 969904101 | 104 | 4800 | SH | | DEFINED |
| WIND RIVER SYSTEMS | | 973149107 | 4 | 1500 | SH | | SOLE |
| WIND RIVER SYSTEMS | | 973149107 | 0 | 100 | SH | | DEFINED |
| WISCONSIN ENERGY CORP | COM | 976657106 | 103 | 4089 | SH | | DEFINED |
| WRIGLEY WM JR CO | | 982526105 | 11 | 200 | SH | | SOLE |
| WYETH INC. | | 983024100 | 818 | 21638 | SH | | SOLE |
| WYETH INC. | | 983024100 | 1565 | 41404 | SH | | DEFINED |
| XM SATELLITE RADIO HOLDINGS INC | | 983759101 | 0 | 150 | SH | | DEFINED |

| FORM 13F INFORMATION TABLE | | | | | | | |
|----------------------------|----------------|-------|--------------------|--------------------|------------|--------------|-------------------|
| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVTMT DSCRETN |

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|---------------------------|-----|-----------|--------|---------|----|---------|
| XILINX INC | | 983919101 | 74 | 3200 | SH | DEFINED |
| XEROX CORP | COM | 984121103 | 19 | 2200 | SH | DEFINED |
| YUM BRANDS INC | | 988498101 | 25 | 1050 | SH | DEFINED |
| ZIMMER HOLDINGS GROUP | | 98956P102 | 32 | 670 | SH | SOLE |
| ZIMMER HOLDINGS GROUP | | 98956P102 | 445 | 9161 | SH | DEFINED |
| ZORAN CORP | | 98975F101 | 33 | 2600 | SH | SOLE |
| ZWEIG TOTAL RETURN FD INC | | 989837109 | 6 | 1139 | SH | SOLE |
| ZWEIG TOTAL RETURN FD INC | | 989837109 | 10 | 1812 | SH | DEFINED |
| GRAND TOTALS | | | 214552 | 7202606 | | |