SECURITIES AN	ND EXCHANGE CO	OMMISSION
	Washington, D.C. 20549	
	FORM 8-K	
	CURRENT REPORT	
Pursu	ant to Section 13 or 15(d) of the	
Sec	urities Exchange Act of 1934	
	Date of Report (Date of earliest	
	event reported): July 15, 2004	
	eland Bancorp, Inc	c.
New Jersey (State of incorporation)	33-27312 (Commission File Number)	22-2953275 (IRS Employer Identification No.)
250 Oak Ridge Road, Oak Ridge, New Jers (Address of principal executive offices)	sey	07438 (Zip Code)

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973-697-2000

 $(Registrant \ \ s \ telephone \ number, including \ area \ code)$

Not Applicable

(Former name or former address, if changed since last report)

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Item 12. Results of Operations and Financial Condition

On July 15, 2004, Lakeland Bancorp, Inc. disseminated a press release reporting Second Quarter 2004 earnings which is being furnished with this Current Report on Form 8-K as Exhibit 99.1.

Exhibit 99.1 Press Release, dated July 15, 2004

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

LAKELAND BANCORP, INC.

By: /s/ Roger Bosma

Name: Roger Bosma

Title: President and Chief Executive Officer

Date: July 15, 2004