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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
April 18, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 03/31/2006  
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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  
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Address: 158 Route 206 North  
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Gladstone, NJ 07934  
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Form 13F File Number: 28-  
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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  
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Title: Vice President  
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Phone: 908 719 3306  
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Signature, Place, and Date of Signing:

Roy C. Miller  
-----

Gladstone, NJ  
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4/18/2006  
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[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-	
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[Repeat as necessary.]	

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
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Form 13F Information Table Entry Total:	9,983,745
	-----
Form 13F Information Table Value Total:	418,741
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	(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/ CALL	INVSTMT DISCRETN
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DAIMLERCHRYSLER AG ORD		D1668R123	61	1080	SH		DEFINED

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AXIS CAPITAL HOLDINGS LTD	G0692U109	155	5200 SH	SOLE
ASA BERMUDA LTD	G3156P103	19	300 SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON	G4776G101	100	2400 SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON	G4776G101	526	12594 SH	DEFINED
LAZARD LTD CL A	G54050102	22	500 SH	SOLE
MONTPELIER RE HOLDINGS CALL PURCH 15.00 7/22/06	G621850GC	0	40 SH	CALL SOLE
NABORS INDUSTRIES LTD COM	G6359F103	1338	18700 SH	SOLE
NABORS INDUSTRIES LTD COM	G6359F103	366	5120 SH	DEFINED
NOBLE CORP	G65422100	9	115 SH	SOLE
WP STEWART & CO	G84922106	61	2900 SH	SOLE
TRANSOCEAN INC	G90078109	1487	18520 SH	SOLE
TRANSOCEAN INC	G90078109	713	8882 SH	DEFINED
ALCON INC	H01301102	1442	13840 SH	SOLE
ALCON INC	H01301102	1100	10555 SH	DEFINED
GILAT SATELLITE NETWORKS LTD	M51474118	0	120 SH	SOLE
ORTHOFIX INTERNATIONAL N.V.	N6748L102	1	44 SH	SOLE
DOUBLE HULL TANKERS INC	Y21110104	26	2000 SH	SOLE
FLEXTRONICS INTERNATIONAL	Y2573F102	18	1800 SH	DEFINED
TEEKAY LNG PARTNERS L P PARTNERSHIP UNITS	Y8564M105	62	2000 SH	DEFINED
TEEKAY SHIPPING CORP	Y8564W103	74	2000 SH	DEFINED
ACCO BRANDS CORP	00081T108	44	1993 SH	SOLE
ACCO BRANDS CORP	00081T108	91	4124 SH	DEFINED
AFLAC INCORPORATED	001055102	47	1045 SH	SOLE
AFLAC INCORPORATED	001055102	11	250 SH	DEFINED
AGCO CORPORATION	001084102	20	1000 SH	DEFINED
AGL RESOURCES INC COM	001204106	6	174 SH	DEFINED
AES CORPORATION	00130H105	14	833 SH	SOLE
AES CORPORATION	00130H105	32	1905 SH	DEFINED
AT&T INC	00206R102	757	28008 SH	SOLE
AT&T INC	00206R102	1134	41951 SH	DEFINED
AVI BIOPHARMA INC	002346104	212	28000 SH	DEFINED
AASTROM BIOSCIENCES	00253U107	7	3500 SH	DEFINED
ABBOTT LABS COM	002824100	416	9796 SH	SOLE
ABBOTT LABS COM	002824100	526	12386 SH	DEFINED
ABERCROMBIE & FITCH	002896207	17	300 SH	DEFINED
ABBEY NATIONAL PLC 7.375% PFD	002920700	47	1800 SH	SOLE
ADAMS EXPRESS COMPANY	006212104	14	1085 SH	DEFINED
ADESA INC	00686U104	10	400 SH	DEFINED
ADOBE SYSTEMS INCORPORATED	00724F101	3365	96290 SH	SOLE
ADOBE SYSTEMS INCORPORATED	00724F101	1812	51855 SH	DEFINED
ADVANTAGE ENERGY INCOME FUND TRUST UNIT	00762L101	52	2750 SH	DEFINED
ADVANCED MICRO DEVICES INC	007903107	2	70 SH	SOLE
ADVANCED MICRO DEVICES INC	007903107	6	185 SH	DEFINED
AGERE SYS INC COMMON	00845V308	0	40 SH	DEFINED
AGILENT TECHNOLOGIES	00846U101	20	538 SH	DEFINED
AIM REAL ESTATE INCOME FUND	00888R107	66	4100 SH	SOLE
AIR PRODUCTS & CHEMICALS INC	009158106	2117	31513 SH	SOLE
AIR PRODUCTS & CHEMICALS INC	009158106	995	14815 SH	DEFINED
AIRTRAN HOLDINGS INC COM	00949P108	1	100 SH	DEFINED
AKZO NOBEL NJ ADR	010199305	21	400 SH	SOLE
ALBERTO CULVER CO COM	013068101	124	2825 SH	SOLE
ALBERTO CULVER CO COM	013068101	97	2200 SH	DEFINED
ALBERTSONS INC	013104104	0	35 SH	SOLE
ALCOA INC COM	013817101	3	100 SH	SOLE

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ALCOA INC	COM	013817101	1	37	SH	DEFINED
ALLERGAN INC COM		018490102	50	467	SH	DEFINED
ALLETE INC COM NEW		018522300	6	133	SH	DEFINED
ALLIANCE NATIONAL MUNICIPAL INCOME FUND		01864U106	15	1000		SOLE
ALLIANCE RESOURCE PARTNERS L P		01877R108	72	2000	SH	DEFINED
ALLIANT ENERGY CORP	COM	018802108	15	480	SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	67	2132	SH	DEFINED
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	9	150	SH	SOLE
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	14	225	SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	61	2000	SH	SOLE
ALLIED IRISH BANKS PLC ADR		019228402	23	500	SH	SOLE
ALLSTATE CORP	COM	020002101	133	2560	SH	SOLE
ALLSTATE CORP	COM	020002101	82	1584	SH	DEFINED
ALLTELL CORPORATION		020039103	367	5668	SH	SOLE
ALLTELL CORPORATION		020039103	198	3058	SH	DEFINED
ALTRIA GROUP INC		02209S103	28	405	SH	SOLE
ALTRIA GROUP INC		02209S103	657	9275	SH	DEFINED
AMBAC FINANCIAL GROUP INC		023139108	135	1700	SH	DEFINED
AMEREN CORP	COM	023608102	129	2600	SH	DEFINED
AMERICA MOVIL ADR		02364W105	44	1290	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	87	2570	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	113	3326	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	97	1860	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	409	7800	SH	DEFINED
AMERICAN INTERNATIONAL GROUP		026874107	2874	43494	SH	SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2593	39242	SH	DEFINED
AMERICAN STANDARD COMPANIES INC		029712106	60	1400	SH	SOLE
AMERICAN TOWER CORP CLASS A		029912201	14	490	SH	DEFINED
AMERISOURCEBERGEN CORP		03073E105	3	80	SH	SOLE
AMERIPRISE FINANCIAL INC		03076C106	16	372	SH	SOLE
AMERIPRISE FINANCIAL INC		03076C106	39	880	SH	DEFINED
AMETEK INC (NEW)		031100100	25	560	SH	DEFINED
AMGEN INC		031162100	2282	31373	SH	SOLE
AMGEN INC		031162100	906	12460	SH	DEFINED
AMSOUTH BANCORPORATION		032165102	45	1687	SH	DEFINED
ANADARKO PETE CORP	COM	032511107	50	501	SH	SOLE
ANADARKO PETE CORP	COM	032511107	924	9154	SH	DEFINED
ANGLO AMERICAN PLC ADR		03485P102	7	400	SH	SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	16	300	SH	DEFINED
ANHEUSER BUSCH COS INC	COM	035229103	8	200	SH	SOLE
ANHEUSER BUSCH COS INC	COM	035229103	225	5267	SH	DEFINED
ANTHRACITE CAPITAL INC		037023108	21	2000	SH	SOLE
AON CORP		037389103	115	2772	SH	SOLE
APACHE CORPORATION		037411105	153	2350	SH	SOLE
APPLE COMPUTER INC		037833100	10	175	SH	SOLE
APPLE COMPUTER INC		037833100	35	565	SH	DEFINED
APPLEBEE'S INTL INC		037899101	175	7145	SH	SOLE
APPLEBEE'S INTL INC		037899101	321	13107	SH	DEFINED
APPLIED MATERIALS INC		038222105	803	45905	SH	SOLE
APPLIED MATERIALS INC		038222105	200	11450	SH	DEFINED
AQUA AMERICA INC		03836W103	1115	40102	SH	SOLE
AQUA AMERICA INC		03836W103	833	29959	SH	DEFINED
ARAMARK CORP CL B		038521100	67	2300	SH	SOLE
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	6	200	SH	SOLE
ARGON ST INC COM		040149106	10	300	SH	DEFINED
ASHLAND INC NEW		044209104	33	466	SH	DEFINED
ASSOCIATED BANC CORP		045487105	27	804	SH	SOLE

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ASTRAZENECA PLC SPONSORED	ADR		046353108	57	1148	SH	SOLE
ATLAS PIPELINE LTD PARTNERSHIP			049392103	8	200	SH	DEFINED
ATMOS ENERGY			049560105	78	3000	SH	DEFINED
AUTHENTIDATE HOLDING CORP			052666104	3	1000	SH	SOLE
AUTOLIV INC			052800109	22	400	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	3030	66332	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	1908	41780	SH	DEFINED
AVATAR HOLDINGS INC			053494100	30	500	SH	SOLE
AVAYA INC	COM	USD .01	053499109	2	179	SH	SOLE
AVAYA INC	COM	USD .01	053499109	0	46	SH	DEFINED
AVERY DENNISON CORP			053611109	20	350	SH	DEFINED
AXA ADR			054536107	1	34	SH	SOLE
AXA ADR			054536107	10	300	SH	DEFINED
BB&T CORP			054937107	18	472	SH	SOLE
BCE INC	COM		05534B109	2	100	SH	SOLE
BJ SERVICES CO			055482103	1694	48995	SH	SOLE
BJ SERVICES CO			055482103	804	23265	SH	DEFINED
BOC GROUP PLC ADR			055617609	26	500	SH	DEFINED
BP PLC			055622104	1058	15348	SH	SOLE
BP PLC			055622104	2233	32395	SH	DEFINED
BAKER HUGHES INCORPORATED	COMMON		057224107	3	45	SH	SOLE
BALLARD POWER SYSTEMS INC			05858H104	2	400	SH	DEFINED
BALLY TECHNOLOGIES INC			05874B107	25	1500	SH	SOLE
BANCOLOMBIA SA SPONSORSED	ADR		05968L102	10	300	SH	SOLE
BANK AMERICA CORP	COM		060505104	4805	105520	SH	SOLE
BANK AMERICA CORP	COM		060505104	4929	108254	SH	DEFINED
BANK OF NEW YORK INC			064057102	39	1102	SH	SOLE
BANK OF NEW YORK INC			064057102	38	1068	SH	DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE			064149107	8	214	SH	SOLE
BARNES & NOBLE INC			067774109	37	800	SH	DEFINED
BARRICK GOLD CORPORATION			067901108	26	965	SH	DEFINED
BARR PHARMACEUTICAL INC			068306109	81	1300	SH	DEFINED
BAUSCH & LOMB INC	COM		071707103	63	1000	SH	SOLE
BAXTER INTERNATIONAL			071813109	28	740	SH	SOLE
BAXTER INTERNATIONAL			071813109	38	1000	SH	DEFINED
BAY VIEW CAPITAL CORP NEW			07262L309	3	200	SH	DEFINED
BE AEROSPACE INC			073302101	12	500	SH	SOLE
BEAR STEARNS CO			073902108	13	100	SH	SOLE
BEARINGPOINT INC			074002106	32	3800	SH	SOLE
BECTON DICKINSON & COMPANY			075887109	1	30	SH	SOLE
BECTON DICKINSON & COMPANY			075887109	83	1350	SH	DEFINED
BED BATH & BEYOND			075896100	28	754	SH	DEFINED
BEDFORD PROPERTY INVESTORS INC			076446301	2	100	SH	DEFINED
BELLSOUTH CORP	COM		079860102	251	7250	SH	SOLE
BELLSOUTH CORP	COM		079860102	468	13516	SH	DEFINED
BEMA GOLD CORPORATION			08135F107	44	10000	SH	DEFINED
BERKSHIRE HATHAWAY CLASS 'B'COMMON			084670207	180	60	SH	SOLE
BERKSHIRE HATHAWAY CLASS 'B'COMMON			084670207	30	10	SH	DEFINED
BERRY PETROLEUM			085789105	13	200	SH	DEFINED
BEST BUY COMPANY INC			086516101	120	2156	SH	SOLE
BEST BUY COMPANY INC			086516101	352	6296	SH	DEFINED
BIOGEN IDEC INC			09062X103	10	225	SH	SOLE
BIOVAIL CORPORATION			09067J109	29	1200	SH	DEFINED
BLACK & DECKER CORP	COM		091797100	34	400	SH	DEFINED
BLACKROCK MUNI TARGET TERM TR INC			09247M105	15	1500		SOLE
BLACKROCK INSD MUNICIPAL TERM TR INC			092474105	10	1000		SOLE
BLACKROCK NEW JERSEY MUNICIPAL BOND TR			09249A109	37	2200		SOLE
BLACKROCK CORE BOND TRUST			09249E101	31	2400	SH	SOLE
BLACKROCK LIMITED DURATION INCOME FUND			09249W101	11	625	SH	SOLE

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BLACKROCK MUN 2020 TERM TR COM SHS	09249X109	13	900	SOLE
BLACKROCK DIVIDEND ACHVRS TR	09250N107	5	400 SH	DEFINED
BLOCK H & R INC COM	093671105	34	1600 SH	DEFINED
BOEING CO COM	097023105	47	615 SH	SOLE
BOEING CO COM	097023105	76	985 SH	DEFINED
BOSTON PROPERTIES INC.	101121101	23	250 SH	SOLE
BOSTON SCIENTIFIC CORP.	101137107	138	6000 SH	SOLE
BOSTON SCIENTIFIC CORP.	101137107	27	1200 SH	DEFINED
BRIGGS & STRATTON CORPORATION	109043109	8	238 SH	SOLE
THE BRINK'S COMPANY	109696104	65	1300 SH	SOLE
BRISTOL-MYERS SQUIBB	110122108	518	21050 SH	SOLE
BRISTOL-MYERS SQUIBB	110122108	1474	59906 SH	DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING	115637100	31	400 SH	DEFINED
BUCKEYE PIPELINE PARTNERS LP	118230101	607	14232 SH	SOLE
BUCKEYE PIPELINE PARTNERS LP	118230101	420	9850 SH	DEFINED
BURLINGTON NORTHERN SANTA FE CORP	12189T104	62	750 SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP	12189T104	210	2529 SH	DEFINED
BURLINGTON RESOURCES	122014103	105	1150 SH	DEFINED
CBS CORP NEW CLASS A	124857103	2	90 SH	SOLE
CBS CORP NEW	124857202	38	1604 SH	SOLE
CBS CORP NEW	124857202	9	402 SH	DEFINED
CRACKER BARREL GROUP INC	12489V106	75	1725 SH	SOLE
CIT GROUP INC NEW	125581108	74	1400 SH	SOLE
CSX CORP COM	126408103	59	1000 SH	DEFINED
CVS CORP COM	126650100	35	1200 SH	SOLE
CVS CORP COM	126650100	335	11230 SH	DEFINED
CABELAS INC	126804301	61	3000 SH	SOLE
CACI INTL INC CLASS A	127190304	506	7700 SH	SOLE
CACI INTL INC CLASS A	127190304	85	1300 SH	DEFINED
CALAMOS CONVERTABLE & HIGH INCOME FUND	12811P108	14	882 SH	SOLE
CALAMOS CONVERTBLE OPPORTUNITIES & INCOME FUND	128117108	15	765 SH	SOLE
CALIPER LIFE SCIENCES INC	130872104	14	2200 SH	SOLE
CAMBREX CORP	132011107	42	2200 SH	SOLE
CAMPBELL SOUP CO COM	134429109	3	100 SH	SOLE
CAMPBELL SOUP CO COM	134429109	64	2000 SH	DEFINED
CANADIAN NATIONAL RY CO	136375102	9	200 SH	SOLE
CANADIAN NATURAL RESOURCES LTD	136385101	5	100 SH	SOLE
CANADIAN NATURAL RESOURCES LTD	136385101	22	400 SH	DEFINED
CANETIC RES TR	137513107	6	312 SH	DEFINED
CAPITAL ONE FINANCIAL	14040H105	1453	18057 SH	SOLE
CAPITAL ONE FINANCIAL	14040H105	692	8595 SH	DEFINED
CARDINAL HEALTH	14149Y108	2	35 SH	SOLE
CARDINAL HEALTH	14149Y108	14	200 SH	DEFINED
CAREER EDUCATION CORP	141665109	215	5700 SH	DEFINED
CAREMARK RX INC	141705103	9	200 SH	DEFINED
CATERPILLAR INC	149123101	126	1758 SH	SOLE
CATERPILLAR INC	149123101	548	7634 SH	DEFINED
CELGENE CORPORATION	151020104	70	1600 SH	SOLE
CELGENE CORPORATION	151020104	97	2200 SH	DEFINED
CENDANT CORPORATION	151313103	83	4800 SH	SOLE
CENDANT CORPORATION	151313103	3	200 SH	DEFINED
CENTER BANCORP INC COM	151408101	90	7599 SH	SOLE
CENTER BANCORP INC COM	151408101	80	6772 SH	DEFINED
CENTERPOINT ENERGY INC	15189T107	41	3500 SH	SOLE

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CENTERPOINT ENERGY INC		15189T107	13	1100 SH	DEFINED
CENTURY BANCORP INC CL A		156432106	31	1100 SH	SOLE
CENTURYTEL INC		156700106	109	2800 SH	SOLE
CERADYNE INC		156710105	8	162 SH	SOLE
CHESAPEAKE ENERGY CORP		165167107	31	1000 SH	DEFINED
CHEVRON CORPORATION		166764100	4000	69005 SH	SOLE
CHEVRON CORPORATION		166764100	3315	57194 SH	DEFINED
CHICAGO BRIDGE & IRON N.V.		167250109	190	7950 SH	SOLE
CHICAGO BRIDGE & IRON N.V.		167250109	199	8300 SH	DEFINED
CHINA MOBILE HONG KONG LTD ADR		16941M109	122	4600 SH	DEFINED
CHIPOTLE MEXICAN GRILL INC		169656105	27	500 SH	SOLE
CHOICEPOINT INC	COM	170388102	62	1400 SH	DEFINED
THE CHUBB CORPORATION		171232101	2739	28708 SH	SOLE
THE CHUBB CORPORATION		171232101	1977	20715 SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	25	700 SH	DEFINED
CIMAREX ENERGY CO		171798101	86	2000 SH	DEFINED
CINERGY CORP		172474108	24	550 SH	DEFINED
CISCO SYS INC		17275R102	2915	134611 SH	SOLE
CISCO SYS INC		17275R102	1225	56562 SH	DEFINED
CINTAS CORP		172908105	1244	29210 SH	SOLE
CINTAS CORP		172908105	493	11575 SH	DEFINED
CITIGROUP INC		172967101	3240	68621 SH	SOLE
CITIGROUP INC		172967101	3870	81959 SH	DEFINED
CITY NATIONAL CORP		178566105	7	100 SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	0	25 SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	8	300 SH	DEFINED
CLOROX CO DEL	COM	189054109	71	1200 SH	SOLE
COACH INC.		189754104	6	200 SH	SOLE
COACH INC.		189754104	24	700 SH	DEFINED
COCA COLA CO	COM	191216100	72	1742 SH	SOLE
COCA COLA CO	COM	191216100	336	8027 SH	DEFINED
COGNIZANT TECHNOLOGY CO		192446102	50	846 SH	DEFINED
COHEN & STEERS SELECT UTIL FD		19248A109	10	500 SH	SOLE
COLEY PHARMACEUTICAL GROUP INC		19388P106	8	550 SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	727	12740 SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	598	10475 SH	DEFINED
COMCAST CORP NEW CLASS A		20030N101	26	999 SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	97	3729 SH	DEFINED
COMCAST CORP NEW CLASS A SPL		20030N200	31	1200 SH	SOLE
COMERICA INC. CO		200340107	21	375 SH	DEFINED
COMMERCE BANCORP NJ		200519106	10	300 SH	SOLE
CAMPANHIA VALE DO RIO DOCE	SPONSORED ADR	204412209	14	300 SH	DEFINED
COMPASS BANCSHARES INC COM		20449H109	12	250 SH	SOLE
COMPUWARE CORPORATION		205638109	0	95 SH	SOLE
CONAGRA FOODS INC	COM	205887102	30	1400 SH	SOLE
CONAGRA FOODS INC	COM	205887102	12	600 SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	116	1844 SH	SOLE
CONOCOPHILLIPS CORP		20825C104	1213	19209 SH	DEFINED
CONSOLIDATED EDISON	COM	209115104	220	5061 SH	SOLE
CONSOLIDATED EDISON	COM	209115104	38	884 SH	DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	982	39255 SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1233	49250 SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	7	131 SH	SOLE
CONSTELLATION ENERGY GROUP INC	COM	210371100	49	900 SH	DEFINED

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CONTINENTAL AIRLINES INC CL B		210795308	53	2000	SH	SOLE
CONTINENTAL AIRLINES INC CL B		210795308	32	1200	SH	DEFINED
CORINTHIAN COLLEGES INC		218868107	2	200	SH	DEFINED
CORN PRODS INTL INC	COM	219023108	35	1200	SH	DEFINED
CORNING INC		219350105	104	3900	SH	SOLE
CORNING INC		219350105	119	4435	SH	DEFINED
CORRECTIONS CORP AMER NEW		22025Y407	4	100	SH	DEFINED
COSTCO WHOLESALE CORPORATION		22160K105	4047	74747	SH	SOLE
COSTCO WHOLESALE CORPORATION		22160K105	2398	44295	SH	DEFINED
CRANE CO		224399105	24	600	SH	SOLE
CUMMINS ENGINE INC		231021106	105	1000	SH	DEFINED
CYTEC INDUSTRIES INC		232820100	36	610	SH	SOLE
DPL INC	COM	233293109	17	636	SH	SOLE
DTE ENERGY CO	COM	233331107	71	1775	SH	SOLE
DTE ENERGY CO	COM	233331107	152	3805	SH	DEFINED
DWS GLOBAL COMODITIES STOCK FUND INC COM		23338Y100	48	3000	SH	SOLE
DARDEN RESTAURANTS		237194105	29	725	SH	SOLE
DARDEN RESTAURANTS		237194105	41	1000	SH	DEFINED
DATARAM CORP		238108203	45	7647	SH	SOLE
DEAN FOODS COMPANY		242370104	69	1800	SH	DEFINED
DECODE GENETICS INC		243586104	5	619	SH	DEFINED
DEERE & COMPANY		244199105	163	2070	SH	SOLE
DEERE & COMPANY		244199105	820	10375	SH	DEFINED
DEL MONTE FOODS CO		24522P103	3	300	SH	SOLE
DEL MONTE FOODS CO		24522P103	0	66	SH	DEFINED
DELL INC		24702R101	1178	39621	SH	SOLE
DELL INC		24702R101	1420	47750	SH	DEFINED
DELTIC TIMBER CORP		247850100	181	3000	SH	DEFINED
DEVELOPERS DIVERSIFIED		251591103	9	179	SH	DEFINED
DEVON ENERGY CORPORATION NEW COM		25179M103	29	481	SH	SOLE
DIAMONDS TRUST SER I		252787106	41	370	SH	SOLE
DIAMONDS TRUST SER I		252787106	11	100	SH	DEFINED
DIEBOLD INC		253651103	180	4400	SH	DEFINED
DIRECTV GROUP INC		25459L106	22	1388	SH	SOLE
DIRECTV GROUP INC		25459L106	8	505	SH	DEFINED
DISNEY WALT CO	COM DISNEY	254687106	2957	106092	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	2222	79713	SH	DEFINED
DOLLAR TREE STORES INC		256747106	47	1700	SH	SOLE
DOLLAR TREE STORES INC		256747106	5	200	SH	DEFINED
DOMINION RES INC		25746U109	326	4733	SH	SOLE
DOMINION RES INC		25746U109	747	10834	SH	DEFINED
DONALDSON INC		257651109	118	3500	SH	SOLE
DONALDSON INC		257651109	218	6475	SH	DEFINED
DOVER CORPORATION		260003108	95	1965	SH	SOLE
DOW CHEM CO	COM	260543103	461	11365	SH	SOLE
DOW CHEM CO	COM	260543103	511	12606	SH	DEFINED
DREMAN CLAYMORE DIVIDEND & INCOME FUND		26153R100	163	8700	SH	SOLE
DU PONT E I DE NEMOURS & CO COM		263534109	288	6827	SH	SOLE
DU PONT E I DE NEMOURS & CO COM		263534109	396	9392	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	831	28539	SH	SOLE
DUKE ENERGY CORP	COM	264399106	748	25683	SH	DEFINED
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	46	600	SH	SOLE
DYAX CORPORATION		26746E103	10	1800	SH	SOLE
E M C CORPORATION		268648102	2274	166890	SH	SOLE



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E M C CORPORATION		268648102	1263	92685	SH	DEFINED
ENSCO INTERNATIONAL INC		26874Q100	10	200	SH	SOLE
ENSCO INTERNATIONAL INC		26874Q100	15	300	SH	DEFINED
EOG RES INC		26875P101	256	3566	SH	DEFINED
EP MEDSYSTEMS INC		26881P103	2	1000	SH	DEFINED
EXCO RESOURCES		269279402	25	2000	SH	DEFINED
EASTMAN CHEMICAL COMPANY		277432100	7	139	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	20	711	SH	DEFINED
EASYLENK SERVICES CORP CLASS A		27784T200	0	150	SH	DEFINED
EATON VANCE TAX ADVANTAGED		27828G107	16	700	SH	SOLE
EATON VANCE TAX-ADVANTAGED GLOBAL DIV OPP FUND		27828U106	18	700	SH	SOLE
EBAY INC		278642103	26	675	SH	DEFINED
EL PASO CORPORATION		28336L109	19	1600	SH	SOLE
EL PASO CORPORATION		28336L109	48	4000	SH	DEFINED
ELECTRONIC ARTS INC		285512109	10	200	SH	SOLE
ELECTRONIC ARTS INC		285512109	7	133	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP		285661104	2	100	SH	DEFINED
EMERSON ELEC CO	COM	291011104	336	4025	SH	SOLE
EMERSON ELEC CO	COM	291011104	924	11058	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	218	5000	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	270	6200	SH	DEFINED
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	10	241	SH	SOLE
ENERGEN CORP	COM	29265N108	84	2400	SH	DEFINED
ENEL SPA ADS		29265W108	8	200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	104	4310	SH	DEFINED
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	221	4400	SH	DEFINED
ENGELHARD CORP	COM	292845104	104	2630	SH	DEFINED
ENTERGY CORP NEW	COM	29364G103	24	349	SH	SOLE
ENTERGY CORP NEW	COM	29364G103	222	3221	SH	DEFINED
ENTERPRISE PRODUCTS PARTNERS LP		293792107	82	3333	SH	SOLE
EQUIFAX, INC.		294429105	63	1700	SH	SOLE
EQUIFAX, INC.		294429105	24	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	36	1000	SH	DEFINED
EQUITY OFFICE PTYS TR	COM	294741103	6	190	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	58	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	9	200	SH	DEFINED
EVERGREEN SOLAR		30033R108	7	500	SH	DEFINED
EXATECH INC		30064E109	13	1000	SH	DEFINED
EXELON CORP COM		30161N101	38	721	SH	DEFINED
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE
EXPRESS SCRIPTS A		302182100	2	30	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	8360	137381	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	18214	299293	SH	DEFINED
FPL GROUP INC	COM	302571104	395	9848	SH	SOLE
FPL GROUP INC	COM	302571104	361	9000	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	5	90	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	8	134	SH	DEFINED
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	400	7800	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	96	1875	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	31	423	SH	DEFINED
FEDERATED DEPARTMENT STORES INC		31410H101	9	135	SH	SOLE
FEDERATED DEPARTMENT STORES INC		31410H101	12	177	SH	DEFINED
FEDEX CORPORATION		31428X106	2	20	SH	SOLE
FEDEX CORPORATION		31428X106	79	700	SH	DEFINED

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FIDELITY NATIONAL INFORMATION SERVICES INC COM	31620M106	34	850 SH	SOLE
FIDELITY NATIONAL INFORMATION SERVICES INC COM	31620M106	13	325 SH	DEFINED
FIFTH THIRD BANCORP COM	316773100	1281	32565 SH	SOLE
FIFTH THIRD BANCORP COM	316773100	565	14380 SH	DEFINED
FIRST ALBANY COS INC	318465101	4	835 SH	SOLE
FIRST DATA CORPORATION	319963104	992	21208 SH	SOLE
FIRST DATA CORPORATION	319963104	14	300 SH	DEFINED
FIRST TR VALUE LINE DIVIDEND FUND	33735A100	30	2100 SH	SOLE
FISERV INCORPORATED WISCONSON	337738108	51	1203 SH	SOLE
FIRSTENERGY CORP COM	337932107	5	110 SH	SOLE
FIRSTENERGY CORP COM	337932107	88	1800 SH	DEFINED
FISHER SCIENTIFIC	338032204	20	300 SH	SOLE
FLOWER FOODS INC	343498101	139	4687 SH	DEFINED
FORD MOTOR COMPANY CAP TR II CONV PRD	345395206	15	500 SH	SOLE
FORDING CANADIAN COAL	345425102	18	500 SH	SOLE
FORDING CANADIAN COAL	345425102	75	2000 SH	DEFINED
FOREST LABORATORIES INC	345838106	6	150 SH	DEFINED
FORTUNE BRANDS INC COM	349631101	2552	31655 SH	SOLE
FORTUNE BRANDS INC COM	349631101	1435	17798 SH	DEFINED
FRANKLIN RESOURCES INC	354613101	28	300 SH	SOLE

FRANKLIN TEMPLETON LTD DURATION INC TR	35472T101	15	1180 SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B	35687M206	1	55 SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B	35687M206	5	214 SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR	363595109	19	337 SH	DEFINED
GANNETT COMPANY INC	364730101	77	1300 SH	SOLE
GANNETT COMPANY INC	364730101	5	100 SH	DEFINED
GAP INC	364760108	2	150 SH	SOLE
GENAERA CORPORATION	36867G100	27	2000 SH	DEFINED
GENENTECH INC	368710406	2828	33475 SH	SOLE
GENENTECH INC	368710406	2127	25175 SH	DEFINED
GENERAL DYNAMICS CORP	369550108	44	700 SH	SOLE
GENERAL ELEC CO COM	369604103	11371	327037 SH	SOLE
GENERAL ELEC CO COM	369604103	9711	279294 SH	DEFINED
GENERAL MTRS CORP COM	370442105	42	2000 SH	SOLE
GENERAL MTRS CORP COM	370442105	17	841 SH	DEFINED
GENVEC INC	37246C109	1	500 SH	DEFINED
GENWORTH FINANCIAL	37247D106	1	45 SH	SOLE
GILEAD SCIENCES INC	375558103	18	300 SH	SOLE
GLAMIS GOLD LTD COMMON	376775102	65	2000 SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	363	6954 SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	225	4312 SH	DEFINED
GLOBAL INDUSTRIES INC	379336100	37	2600 SH	SOLE
GLOBAL PARTNERS LP	37946R109	21	1000 SH	SOLE
GOLDCORP INC	380956409	14	500 SH	SOLE
GOLDCORP INC	380956409	58	2000 SH	DEFINED
GOLDEN STAR RESOURCES LTD	38119T104	9	3000 SH	DEFINED
GOLDMAN SACHS GROUP	38141G104	388	2475 SH	SOLE
GOLDMAN SACHS GROUP	38141G104	502	3200 SH	DEFINED
GOOGLE INC	38259P508	46	120 SH	DEFINED
GRAINGER W W INC	384802104	2	35 SH	SOLE
GRANT PRIDECO INC	38821G101	0	20 SH	SOLE
GREAT PLAINS ENERGY INC	391164100	4	150 SH	SOLE
GREAT PLAINS ENERGY INC	391164100	4	150 SH	DEFINED
GROUPE CGI INC	39945C109	1	159 SH	SOLE

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GUIDANT CORP	COM	401698105	109	1408 SH	SOLE
HCC INS HLDGS		404132102	69	2000 SH	SOLE
HSBC HOLDINGS ADR		404280406	7	86 SH	SOLE
HSBC HOLDINGS ADR		404280406	8	96 SH	DEFINED
HSBS HOLDINGS PLS ADR SER A 1/40 PFD SER A		404280604	39	1600 SH	SOLE
HAIN CELESTIAL GROUP INC		405217100	17	650 SH	DEFINED
HALLIBURTON CO	COM	406216101	292	4000 SH	DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	12	1100 SH	DEFINED
HANCOCK JOHN TAX ADVANTAGED		41013V100	61	3600 SH	SOLE
JOHN HANCOCK PFD INCOME	FUND III	41021P103	12	600 SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	16	309 SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	9	177 SH	DEFINED
HARLEY DAVIDSON		412822108	1503	28990 SH	SOLE
HARLEY DAVIDSON		412822108	530	10225 SH	DEFINED
HARRAHS ENTERTAINMENT INC		413619107	1	22 SH	SOLE
HARRAHS ENTERTAINMENT INC		413619107	17	221 SH	DEFINED
HARRIS CORP		413875105	37	800 SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	92	1150 SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	97	1212 SH	DEFINED
H.J. HEINZ COMPANY		423074103	25	675 SH	DEFINED
HELIX ENERGY SOLUTIONS GROUP INC		42330P107	53	1400 SH	DEFINED
HERSHEY CO	COM	427866108	719	13775 SH	SOLE
HERSHEY CO	COM	427866108	834	15975 SH	DEFINED
HEWLETT PACKARD CO	COM	428236103	133	4052 SH	DEFINED
HI / FN INC		428358105	27	3500 SH	SOLE
HIGH INCOME OPPORTUNITY FUND		42967Q105	8	1324 SH	SOLE
HOME DEPOT, INC		437076102	2643	62520 SH	SOLE
HOME DEPOT, INC		437076102	2608	61681 SH	DEFINED
HONDA MOTORCORP ADR		438128308	3	100 SH	SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	124	2921 SH	SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	249	5833 SH	DEFINED
HOOPER HOLMES INC		439104100	2	1000 SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	391	8970 SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	187	4295 SH	DEFINED
HOSPIRA INC		441060100	3	90 SH	DEFINED
HUDSON CITY BANCORP		443683107	98	7412 SH	DEFINED
IAC / INTERACTIVECORP NEW		44919P300	16	560 SH	SOLE
IAC / INTERACTIVECORP NEW		44919P300	29	1000 SH	DEFINED
ING CLARION GLOBAL REAL ESTATE		44982G104	49	2700 SH	SOLE
IMS HEALTH INCORPORATED		449934108	67	2632 SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	627	11165 SH	SOLE
ITT INDUSTRIES INC	COM	450911102	574	10212 SH	DEFINED
ICON PUB LTD CO		45103T107	48	1000 SH	DEFINED
IDACORP INC	COM	451107106	9	300 SH	SOLE
IDACORP INC	COM	451107106	132	4066 SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	28	300 SH	SOLE
ILLINOIS TOOL WORKS INC	COM	452308109	44	461 SH	DEFINED
IMATION CORP	COM	45245A107	5	126 SH	DEFINED
IMCLONE SYSTEMS INC		45245W109	34	1000 SH	SOLE
INDYMAC BANCORP INC		456607100	40	1000 SH	DEFINED
INERGY LP LTD		456615103	26	1000 SH	SOLE
ING GLOBAL EQUITY DIVIDEND & PREM OPPTY FUND		45684E107	29	1500 SH	SOLE
INSURED MUNICIPAL INCOME FUND		45809F104	9	730	SOLE
INTEGRATED DEVICE	TECHNOLOGY	458118106	14	1000 SH	SOLE

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INTEL CORP	COM	458140100	1688	86826	SH	SOLE
INTEL CORP	COM	458140100	1233	63395	SH	DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	1616	19596	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	3120	37840	SH	DEFINED
INTL PAPER CO	COM	460146103	27	800	SH	DEFINED
INTEVAC INC		461148108	94	3300	SH	DEFINED
INTUIT		461202103	5	100	SH	DEFINED
INVESTMENT GRADE MUNICIPAL	INCOME FUND	461368102	12	966		SOLE
INVESTORS BANCORP INC COM		46146P102	44	3200	SH	SOLE
INVESTORS BANCORP INC COM		46146P102	23	1650	SH	DEFINED
INVITROGEN CORP		46185R100	47	683	SH	DEFINED
IOMEGA CORP		462030305	26	8000	SH	SOLE
I SHARES COMEX GOLD		464285105	5	90	SH	DEFINED
I SHARES INC MSCI JAPAN INDEX FUND		464286848	2	200	SH	SOLE
I SHARES INC MSCI JAPAN INDEX FUND		464286848	10	700	SH	DEFINED
I SHARES S&P 100 INDEX FIND		464287101	2	44	SH	SOLE
I SHARES TR DOW JONES SELECT DIV INDEX FD		464287168	6	100	SH	SOLE
I SHARES ETF CHINA FTSE/XINHAU 25 INDEX		464287184	7	100	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	73	569	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	12	100	SH	DEFINED
ISHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	101	1025	SH	SOLE
ISHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	29	300	SH	DEFINED
I SHARES EAFE INDEX FUND		464287465	1648	25388	SH	SOLE
I SHARES EAFE INDEX FUND		464287465	312	4810	SH	DEFINED
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	44	560	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	23	300	SH	DEFINED
I SHARES NQ BIOTCH INX		464287556	8	100	SH	SOLE
ISHARES TR COHEN & STEERS REALTY MAJORS INDEX FD		464287564	8	98	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	30	420	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	18	250	SH	DEFINED
ISHARES TR S&P MIDCAP 400	BARRA GRWTH INDEX FD	464287606	24	310	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	32	620	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	17	335	SH	DEFINED
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	106	1400	SH	SOLE
ISHARES DJ US UTILITIES SCTR INDEX FUND		464287697	15	200	SH	SOLE
I SHARES TR DOW JONES REAL ESTATE INDEX		464287739	29	400	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX FD	464287754	40	645	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX FD	464287754	14	235	SH	DEFINED
I SHARES DOW JONES HEALTHCARE SECTOR INDEX FUND		464287762	12	200	SH	SOLE
ISHARES DOW JONES US ENERGY SECTOR INDEX FD		464287796	12	135	SH	SOLE
I SHARES TR S & P SMALLCAP 600/BARRA VAL INDEX		464287879	7	100	SH	SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH INDEX FD		464287887	14	110	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1709	41066	SH	SOLE
J P MORGAN CHASE & CO		46625H100	2418	58102	SH	DEFINED
JARDEN CORP		471109108	1174	35750	SH	SOLE
JARDEN CORP		471109108	702	21400	SH	DEFINED
JEFFERSON PILOT CORPORATION		475070108	48	859	SH	SOLE
JEFFERSON PILOT CORPORATION		475070108	48	859	SH	DEFINED
JETBLUE AIRWAYS		477143101	4	450	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	5385	90949	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	7378	124593	SH	DEFINED
JOHNSON CTLS INC	COM	478366107	68	900	SH	SOLE
JOHNSON CTLS INC	COM	478366107	273	3600	SH	DEFINED
KLA TENCOR CORP		482480100	2	45	SH	SOLE

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KLA TENCOR CORP		482480100	1	30	SH	DEFINED
KADANT INC		48282T104	1	69	SH	DEFINED
KANBAY INTERNATIONAL, INC		48369P207	610	40000	SH	SOLE
KANBAY INTERNATIONAL, INC		48369P207	193	12672	SH	DEFINED
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	123	5000	SH	SOLE
KAYNE ANDERSON MLP INVST CO		486606106	83	3200	SH	SOLE
KELLOGG COMPANY		487836108	12	285	SH	DEFINED
KEMET CORP		488360108	9	1000	SH	DEFINED
KERR MCGEE CORP		492386107	1	18	SH	DEFINED
KEYCORP		493267108	11	300	SH	DEFINED
KEYSPAN CORP	COM	49337W100	8	200	SH	SOLE
KEYSPAN CORP	COM	49337W100	54	1341	SH	DEFINED
KIMBERLY-CLARK CORPORATION		494368103	128	2224	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	158	2750	SH	DEFINED
KIMCO REALTY CORPORATION		49446R109	351	8650	SH	SOLE
KIMCO REALTY CORPORATION		49446R109	394	9700	SH	DEFINED
KINDER MORGAN INC		49455P101	9	100	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	116	2425	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	207	4300	SH	DEFINED
KINROSS GOLD CORP COM NO PAR		496902404	14	1333	SH	DEFINED
KNIGHT-RIDDER INC		499040103	12	200	SH	SOLE
KNIGHT-RIDDER INC		499040103	63	1000	SH	DEFINED
KNOLOGY INC COM		499183804	13	2000	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	13	400	SH	SOLE
KRAFT FOODS INC		50075N104	30	1000	SH	DEFINED
KROGER COMPANY	COM	501044101	8	400	SH	DEFINED
LSI LOGIC CORPORATION		502161102	1	150	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2896	33759	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2383	27780	SH	DEFINED
LAM RESH CORP		512807108	17	400	SH	SOLE
ESTEE LAUDER COMPANY		518439104	7	200	SH	SOLE
LEAP FROG		52186N106	4	400	SH	DEFINED
LEGG MASON INC		524901105	12	100	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	33	232	SH	SOLE
LENNAR CORP		526057104	120	2000	SH	DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	11	200	SH	DEFINED
LIFEPOINT HOSPITALS INC		53219L109	21	700	SH	SOLE
LILLY ELI & CO	COM	532457108	377	6832	SH	SOLE
LILLY ELI & CO	COM	532457108	564	10216	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	87	1600	SH	SOLE
LINEAR TECHNOLOGY CORP		535678106	4	130	SH	SOLE
LIVE NATION INC		538034109	0	3	SH	SOLE
LIVE NATION INC		538034109	0	37	SH	DEFINED
LIZ CLAIRBORNE INC		539320101	61	1500	SH	SOLE
LLOYDS TSB GROUP ADR		539439109	15	400	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	509	6782	SH	SOLE
LOCKHEED MARTIN CORP		539830109	7	100	SH	DEFINED
LOWES COMPANIES INC		548661107	1079	16749	SH	SOLE
LOWES COMPANIES INC		548661107	603	9370	SH	DEFINED
LUBRIZOL CORP	COM	549271104	42	1000	SH	DEFINED
LUCENT TECHNOLOGY INC		549463107	57	18833	SH	SOLE
LUCENT TECHNOLOGY INC		549463107	39	12959	SH	DEFINED
LYONDELL CHEMICAL COMPANY		552078107	5	300	SH	DEFINED
MAF BANCORP INC		55261R108	56	1293	SH	SOLE

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MBIA, INC		55262C100	1413	23505 SH	SOLE
MBIA, INC		55262C100	1298	21600 SH	DEFINED
MFS CHARTER INCOME TRUST		552727109	39	4750 SH	SOLE
MFS CHARTER INCOME TRUST		552727109	12	1500 SH	DEFINED
MGI PHARMACEUTICALS		552880106	3	200 SH	DEFINED
MACK-CALI REALTY CORP		554489104	19	400 SH	SOLE
MACQUARIE INFRASTRUCTURE CO TR		55607X108	4	149 SH	SOLE
MAGELLAN HEALTH SERVICES		559079207	24	600 SH	SOLE
MANITOWAC COMPANY INC		563571108	47	525 SH	DEFINED
MANULIFE FINANCIAL CORP		56501R106	67	1082 SH	DEFINED
MARATHON OIL CORP		565849106	249	3273 SH	DEFINED
MARSHALL & ILSLEY CORP		571834100	279	6415 SH	SOLE
MARSHALL & ILSLEY CORP		571834100	165	3800 SH	DEFINED
MARRIOTT INTERNATIONAL-A		571903202	2088	30450 SH	SOLE
MARRIOTT INTERNATIONAL-A		571903202	1710	24930 SH	DEFINED
MARTHA STEWART LIVING		573083102	0	25 SH	SOLE
MAXIM INTERGRATED PRODUCTS INC		57772K101	7	200 SH	DEFINED
MAYTAG CORPORATION		578592107	9	425 SH	DEFINED
MCCLATCHY COMPANY		579489105	17	350 SH	DEFINED
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1473	43530 SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1330	39297 SH	DEFINED
MCDONALDS CORP	COM	580135101	5	165 SH	SOLE
MCDONALDS CORP	COM	580135101	82	2400 SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	8	150 SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	193	3360 SH	DEFINED
MCKESSON CORPORATION		58155Q103	7	148 SH	DEFINED
MEADWESTVACO CORP		583334107	32	1180 SH	DEFINED
MEDAREX INC		583916101	5	400 SH	DEFINED
MEDCO HEALTH SOLUTIONS		58405U102	2	47 SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	93	1630 SH	DEFINED
MEDIVATION		58501N101	29	7000 SH	SOLE
MEDTRONIC INC		585055106	27	545 SH	SOLE
MEDTRONIC INC		585055106	149	2940 SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	28	800 SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	23	600 SH	DEFINED
MERCK & CO INC	COM	589331107	245	6968 SH	SOLE
MERCK & CO INC	COM	589331107	1091	30977 SH	DEFINED
MERRILL LYNCH & CO INC		590188108	362	4605 SH	SOLE
MERRILL LYNCH & CO INC		590188108	448	5690 SH	DEFINED
METLIFE INC		59156R108	25	518 SH	SOLE
METLIFE INC		59156R108	48	1000 SH	DEFINED
MICROSOFT CORP		594918104	1614	59340 SH	SOLE
MICROSOFT CORP		594918104	1473	54188 SH	DEFINED
MID PENN BANCORP		59540G107	2	105 SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	382	2645 SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	186	1285 SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	75	4000 SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	8	800 SH	DEFINED
MINE SAFETY APPLIANCE CALL	BUY 35 03/18/06	6027200CG	0	10 SH	CALL SOLE
MINE SAFETY CALL OPTION BUY	30 06/17/06	6027200FF	0	10 SH	CALL SOLE
MINE SAFETY APPLIANCES		602720104	109	2600 SH	SOLE
MIRANT CORP NEW		60467R100	0	4 SH	DEFINED
MIRIANT CORP NEW	WARRANTS	60467R118	0	14 SH	DEFINED
MOLEX INC CLASS A		608554200	11	400 SH	SOLE

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MOLSON COORS BREWING COMPANY CLASS B		60871R209	2	40 SH	SOLE
MONSANTO CO NEW		61166W101	2	25 SH	SOLE
MONSANTO CO NEW		61166W101	17	207 SH	DEFINED
MOODYS CORP		615369105	85	1200 SH	SOLE
MOODYS CORP		615369105	14	200 SH	DEFINED
MORGAN STANLEY COMPANY		617446448	2212	35220 SH	SOLE
MORGAN STANLEY COMPANY		617446448	1148	18278 SH	DEFINED
MOTHERS WORK INC		619903107	1	51 SH	SOLE
MOTOROLA, INC		620076109	9	400 SH	SOLE
MOTOROLA, INC		620076109	182	7950 SH	DEFINED
MUNI HOLDING NY INSD FUND INC		625931100	18	1253	DEFINED
MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	112	7200	DEFINED
MURPHY OIL CORPORATION		626717102	199	4000 SH	DEFINED
NCR CORP	NEW	62886E108	7	188 SH	SOLE
NCR CORP	NEW	62886E108	0	14 SH	DEFINED
NALCO HOLDINGS CO		62985Q101	141	8000 SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	41	985 SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	4	100 SH	DEFINED
NASTECH PHARMACETICAL		631728409	9	500 SH	DEFINED
NATIONAL CITY CORP		635405103	34	1000 SH	SOLE
NATIONAL CITY CORP		635405103	41	1200 SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	26	800 SH	SOLE
NATIONAL FUEL GAS CO N J	COM	636180101	91	2792 SH	DEFINED
NATIONAL OILWELL VARCO INC		637071101	0	13 SH	SOLE
NATURAL GAS SERVICES GROUP		63886Q109	17	1000 SH	SOLE
NAUTILUS INC		63910B102	14	1000 SH	DEFINED
NAVISTAR INTL CORP NEW	COM	63934E108	52	1900 SH	SOLE
NETWORK APPLIANCE INC		64120L104	12	350 SH	SOLE
NEW JERSEY RESOURCES CORPORATION		646025106	104	2314 SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	38	1500 SH	DEFINED
NEW ALLIANCE BANCSHARES		650203102	33	2300 SH	SOLE
NEWMONT MINING CORP		651639106	7	147 SH	SOLE
NEWMONT MINING CORP		651639106	171	3300 SH	DEFINED
NEWS CORP CLASS A		65248E104	2	148 SH	DEFINED
NEWS CORP CLASS B		65248E203	21	1200 SH	DEFINED
NEWTEK BUSINESS SERVICES INCCOM		652526104	4	2000 SH	DEFINED
NICOR INC	COM	654086107	31	800 SH	SOLE
NIKE INC	CL B	654106103	3	40 SH	SOLE
NIKE INC	CL B	654106103	8	100 SH	DEFINED
NISOURCE INC	COM	65473P105	0	17 SH	SOLE
NISOURCE INC	COM	65473P105	20	1000 SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	38	4000 SH	DEFINED
NOKIA CORPORATION ADR		654902204	103	5000 SH	SOLE
NOKIA CORPORATION ADR		654902204	27	1350 SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	20	20950 PRN	DEFINED
NORDSON CORP		655663102	14	300 SH	DEFINED
NORDSTROM, INC.		655664100	19	500 SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	255	4730 SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	277	5125 SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	0	300 SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	9	3000 SH	DEFINED
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	23	800 SH	SOLE
NORTHFORK BANCORP		659424105	63	2200 SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	70	1475 SH	SOLE

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NORTHERN BORDER PARTNERS L P UNIT LTD PARTN	664785102	62	1300 SH	DEFINED
NORTHERN TRUST CORP	665859104	10	200 SH	SOLE
NORTHROP GRUMMAN CORP	666807102	27	400 SH	SOLE
NORTHROP GRUMMAN CORP	666807102	10	158 SH	DEFINED
NORTHSTAR REALTY	66704R100	10	1000 SH	SOLE
NOVA CHEMICALS CORP	66977W109	1	45 SH	SOLE
NOVARTIS AG ADRS	66987V109	19	355 SH	SOLE
NOVARTIS AG ADRS	66987V109	5	100 SH	DEFINED
NOVELL INC	670006105	0	100 SH	SOLE
NUVEEN EQUITY PREM OPPORTUNITY	6706EM102	50	2650 SH	SOLE
OGE ENERGY CO.	670837103	11	400 SH	DEFINED
NUVEEN INVTS INC	67090F106	4	100 SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND	COM 670971100	112	7658	SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM 670971100	20	1400	DEFINED
NUVEEN SELECT QUALITY MUNICIPAL FUND	670973106	4	300	SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC	670984103	61	4070	SOLE
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND	670987106	24	1650	DEFINED
NUVEEN NJ PREMIUM INCOME	67101N106	63	4193	SOLE
OSI PHARMACEUTICALS INC. COM	671040103	2	64 SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM 674599105	50	550 SH	SOLE
OCCIDENTAL PETE CORP DEL	COM 674599105	41	448 SH	DEFINED
ONEOK INC NEW	COM 682680103	129	4000 SH	DEFINED
ORACLE CORPORATION	68389X105	84	6200 SH	SOLE
ORACLE CORPORATION	68389X105	72	5300 SH	DEFINED
OWENS-ILLINOIS INC	690768403	2	145 SH	DEFINED
PDL BIOPHARMA INC	69329Y104	1294	39471 SH	SOLE
PG&E CORP	COM 69331C108	15	400 SH	DEFINED
PHH CORPORATION COM	693320202	0	21 SH	SOLE
PHH CORPORATION COM	693320202	0	10 SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM 693475105	205	3050 SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM 693475105	783	11639 SH	DEFINED
PPG INDS INC	COM 693506107	631	9970 SH	SOLE
PPG INDS INC	COM 693506107	742	11720 SH	DEFINED
PPL CORP	69351T106	20	700 SH	SOLE
PPL CORP	69351T106	35	1200 SH	DEFINED
PACCAR INC	COM 693718108	1	15 SH	SOLE
PACCAR INC	COM 693718108	87	1237 SH	DEFINED
PACIFIC ENERGY PARTNERS LP	69422R105	30	1000 SH	SOLE
PACTIV CORP	COM 695257105	1	64 SH	SOLE
PALM INC NEW COM	696643105	0	36 SH	SOLE
PANERA BREAD CO CL A	69840W108	7	100 SH	SOLE
PARKER DRILLING CO	COM 701081101	2	300 SH	SOLE
PARKER HANNIFIN CORP	COM 701094104	3	40 SH	SOLE
PAXAR CORP	704227107	1	100 SH	SOLE
PEABODY ENERGY CORP	704549104	2768	54940 SH	SOLE
PEABODY ENERGY CORP	704549104	1745	34630 SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION	704699107	9230	360413 SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION	704699107	16113	629179 SH	DEFINED
PENGROWTH ENERGY TRUST CLASS A	706902301	46	2000 SH	SOLE
PENN VA RESOURCE PARTNERS LP	707884102	100	1750 SH	SOLE
PENN VA RESOURCE PARTNERS LP	707884102	146	2550 SH	DEFINED
J.C.PENNEY CO., INC.	708160106	96	1601 SH	DEFINED
PEOPLES ENERGY CORPORATION	711030106	47	1333 SH	DEFINED
PEPCO HOLDINGS INC COM	713291102	75	3323 SH	DEFINED



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PEPSICO INC	COM	713448108	4987	86308	SH	SOLE
PEPSICO INC	COM	713448108	2873	49731	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PEROT SYS CORP CL A		714265105	1	65	SH	SOLE
PETRO CANADA		71644E102	4	100	SH	SOLE
PETROFUND ENERGY TRUST		71648W108	16	750	SH	DEFINED
PETROLEO BRASILEIRO SA PETROBRAS P		71654V408	8	100	SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	17	520	SH	DEFINED
PFIZER INC	COM	717081103	2038	81827	SH	SOLE
PFIZER INC	COM	717081103	1546	62082	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	74	4553	SH	SOLE
PIMCO MUNICIPAL INCOME FUND		72200R107	16	1010		SOLE
CEF PIMCO CORP INC FUND		72200U100	13	859	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	12	816		SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	59	4000		DEFINED
PIONEER MUNICIPAL HIGH INCOME TR		723763108	13	1006		SOLE
PIPER JAFFRAY COMPANIES		724078100	0	2	SH	SOLE
PITNEY BOWES INC	COM	724479100	163	3799	SH	SOLE
PITNEY BOWES INC	COM	724479100	72	1682	SH	DEFINED
PLAINS EXPLORATION & PRODUCTION CORP		726505100	18	490	SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	60	1625	SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	21	575	SH	DEFINED
POTASH CORP OF SASKATCHEWAN		73755L107	8	100	SH	DEFINED
PRAXAIR INC		74005P104	13	240	SH	SOLE
PRIMEWEST ENERGY TRUST		741930309	42	1500	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	5661	98239	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	4482	77775	SH	DEFINED
PROGRESS ENERGY INC COM		743263105	8	200	SH	SOLE
PROLOGIS TRUST		743410102	1154	21588	SH	SOLE
PROLOGIS TRUST		743410102	1417	26488	SH	DEFINED
PROTECTIVE LIFE CORP		743674103	29	596	SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	95	8400	SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	146	1928	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	27	369	SH	DEFINED
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	943	14728	SH	SOLE
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1284	20060	SH	DEFINED
PUGET ENERGY INC NEW		745310102	7	368	SH	SOLE
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	35	5000		DEFINED
QUALCOMM INC		747525103	3557	70300	SH	SOLE
QUALCOMM INC		747525103	1709	33785	SH	DEFINED
QUEST DIAGNOSTICS INC	COM	74834L100	3101	60475	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	1711	33375	SH	DEFINED
QUESTAR CORP		748356102	66	950	SH	DEFINED
QWEST COMMUNICATIONS INT'L		749121109	2	317	SH	DEFINED
QUOVADX INC		74913K106	6	2000	SH	DEFINED
RPM INTERNATIONAL INC		749685103	103	5750	SH	SOLE
RADIOSHACK CORP		750438103	67	3500	SH	SOLE
RAINING DATA CORP		75087R108	13	4900	SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINED
RANGE RES CORP		75281A109	13	500	SH	DEFINED
RAYONIER INC	COM	754907103	21	465	SH	SOLE
RAYTHEON CO		755111507	48	1050	SH	SOLE
RAYTHEON CO		755111507	210	4600	SH	DEFINED
REALTY INCOME CORP	COM	756109104	38	1600	SH	SOLE
REALTY INCOME CORP	COM	756109104	12	500	SH	DEFINED

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REAVES UTIL INCOME FUND		756158101	259	13225 SH	SOLE
RED HAT INC	COM	756577102	0	30 SH	DEFINED
ROCKWELL AUTOMATION INC		773903109	634	8827 SH	SOLE
ROCKWELL AUTOMATION INC		773903109	452	6295 SH	DEFINED
ROCKWELL COLLINS INC		774341101	20	367 SH	SOLE
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	266	7000 SH	SOLE
ROYAL BANK SCOTLAND GROUP	PLC PRF 6.35%	780097770	25	1000 SH	SOLE
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	37	1600 SH	SOLE
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	93	4000 SH	DEFINED
ROYAL BANK OF SCOTLAND PLC PRD SHRS SER M		780097796	45	1800 SH	SOLE
ROYAL DUTCH SHELL PLC	CLASS B	780259107	50	775 SH	SOLE
ROYAL DUTCH SHELL PLC	CLASS A	780259206	46	750 SH	SOLE
ROYAL DUTCH SHELL PLC	CLASS A	780259206	836	13438 SH	DEFINED
RUBY TUESDAY INC.		781182100	21	656 SH	DEFINED
SCOLR PHARMA INC		78402X107	21	3600 SH	DEFINED
SLM CORP		78442P106	310	5975 SH	SOLE
SLM CORP		78442P106	155	3000 SH	DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	720	5548 SH	SOLE
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	90	694 SH	DEFINED
SAFEGUARD SCIENTIFIC INC.COM		786449108	4	2000 SH	DEFINED
SAFEWAY INC		786514208	5	200 SH	DEFINED
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	37	886 SH	SOLE
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	107	2581 SH	DEFINED
SAKS INC		79377W108	23	1200 SH	SOLE
SALOMON BROTHERS HIGH INCOME FUND		79547Q106	2	300 SH	SOLE
THE SALOMON BROTHERS FUND INC		795477108	18	1175 SH	DEFINED
SARA LEE CORP	COM	803111103	160	9000 SH	SOLE
SARA LEE CORP	COM	803111103	35	2000 SH	DEFINED
SASOL LTD SPONSORED ADR		803866300	18	500 SH	SOLE
SCANA CORP NEW		80589M102	141	3600 SH	DEFINED
HENRY SCHEIN, INC	COM	806407102	28	600 SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	277	14596 SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	186	9819 SH	DEFINED
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	906	17850 SH	SOLE
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	495	9750 SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	574	4539 SH	SOLE
SCHLUMBERGER LTD	COM	806857108	946	7478 SH	DEFINED
SCOTTISH PWR PLC ADR		81013T705	27	674 SH	SOLE
SEA CONTAINERS LTD	CLASS A COMMON	811371707	0	100 SH	DEFINED
SEALED AIR CORP NEW	COM	81211K100	290	5025 SH	SOLE
SEALED AIR CORP NEW	COM	81211K100	214	3703 SH	DEFINED
SECTOR SPDR TR		81369Y605	5	165 SH	SOLE
SELECTIVE INS. GROUP INC.		816300107	477	9000 SH	SOLE
SEMPRA ENERGY	COM	816851109	236	5100 SH	DEFINED
SEPRACOR INC		817315104	24	500 SH	SOLE
THE SHERWIN-WILLIAMS COMPANY		824348106	23	481 SH	DEFINED
SIEMENS AG SPONSORED ADR		826197501	18	200 SH	SOLE
SIGMA-ALDRICH CORP		826552101	39	600 SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1708	20311 SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1793	21317 SH	DEFINED
SIRIUS SATELLITE RADIO INC		82966U103	2	500 SH	SOLE
SIRIUS SATELLITE RADIO INC		82966U103	10	2100 SH	DEFINED
SKYWORKS SOLUTIONS		83088M102	1	233 SH	SOLE
SMITH INTERNATIONAL INC COM		832110100	5	134 SH	DEFINED
J. M. SMUCKER CO		832696405	19	500 SH	DEFINED
SOLECTRON CORP		834182107	36	9200 SH	SOLE
SONIC CORP		835451105	19	550 SH	SOLE
SONIC CORP		835451105	55	1575 SH	DEFINED
SONOCO PRODUCTS		835495102	244	7218 SH	SOLE

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SONY CORP ADR AMERN SH NEW EA REPR 1 JAPANESE	835699307	27	600 SH	DEFINED
SOUTH JERSEY INDUSTRIES, INC	838518108	9	342 SH	DEFINED
SOUTHERN CO COM	842587107	333	10165 SH	SOLE
SOUTHERN CO COM	842587107	433	13225 SH	DEFINED
SOUTHERN UNION CO	844030106	47	1900 SH	SOLE
SOVEREIGN BANCORP INC	845905108	45	2100 SH	SOLE
SOVEREIGN BANCORP INC	845905108	10	500 SH	DEFINED
SPRINT NEXTEL CORP	852061100	1	50 SH	SOLE
SPRINT NEXTEL CORP	852061100	41	1595 SH	DEFINED
STAPLES INC	855030102	65	2552 SH	SOLE
STAPLES INC	855030102	19	750 SH	DEFINED
STARBUCKS CORPORATION	855244109	1221	32470 SH	SOLE
STARBUCKS CORPORATION	855244109	1505	40000 SH	DEFINED
STARWOOD HOTELS & RESORTS WORLDWIDE INC	85590A203	33	501 SH	SOLE
STARWOOD HOTELS & RESORTS WORLDWIDE INC	85590A203	58	857 SH	DEFINED
STORM CAT ENERGY	862168101	17	6000 SH	DEFINED
STRATTEC SECURITY CORPORATION	863111100	0	20 SH	SOLE
STREETTRACKS GOLD TR	863307104	11	200 SH	SOLE
STREETTRACKS GOLD TR	863307104	47	825 SH	DEFINED
STRYKER CORP	863667101	4	100 SH	SOLE
STRYKER CORP	863667101	82	1860 SH	DEFINED
SUBURBAN PROPANE PARTNERS LP UNIT LTD	864482104	97	3300 SH	SOLE
SUBURBAN PROPANE PARTNERS LP UNIT LTD	864482104	198	6700 SH	DEFINED
SUN MICROSYSTEMS INC COM	866810104	2	500 SH	SOLE
SUN MICROSYSTEMS INC COM	866810104	26	5150 SH	DEFINED
SUNAMERICA FOCUSED ALPHA GROWTH FUND INC	867037103	53	3000 SH	SOLE
SUNCOR ENERGY INC	867229106	30	400 SH	DEFINED
SUNOCO INC	86764P109	18	238 SH	SOLE
SUNOCO INC	86764P109	350	4518 SH	DEFINED
SUNTRUST BANKS INC	867914103	166	2292 SH	SOLE
SUPERGEN INC COM	868059106	266	47000 SH	DEFINED
SYMANTEC	871503108	33	2000 SH	SOLE
SYMANTEC	871503108	65	3900 SH	DEFINED
SYMBOL TECHNOLOGIES INC COM	871508107	0	8 SH	DEFINED
SYNGENTA AG	87160A100	2	85 SH	SOLE
SYSCO CORPORATION	871829107	621	19395 SH	SOLE
SYSCO CORPORATION	871829107	225	7044 SH	DEFINED
TC PIPELINES LTD	87233Q108	16	500 SH	SOLE
TECO ENERGY INC COM	872375100	122	7630 SH	SOLE
TECO ENERGY INC COM	872375100	89	5550 SH	DEFINED
TEPPCO PARTNERS LP	872384102	79	2200 SH	SOLE
TJX COMPANIES	872540109	54	2200 SH	SOLE
TJX COMPANIES	872540109	49	2000 SH	DEFINED
TXU CORP	873168108	29	666 SH	SOLE
TXU CORP	873168108	116	2600 SH	DEFINED
TALISMAN ENERGY INC	87425E103	904	17015 SH	SOLE
TALISMAN ENERGY INC	87425E103	753	14170 SH	DEFINED
TARGET CORPORATION	87612E106	1883	36215 SH	SOLE
TARGET CORPORATION	87612E106	1965	37790 SH	DEFINED
TAUBMAN CTRS INC COM	876664103	20	500 SH	SOLE
TAUBMAN CTRS INC COM	876664103	49	1200 SH	DEFINED
TELEFONOS DE MEXICO SA DE CV ADR	879403780	17	800 SH	DEFINED
TEMPLETON GLOBAL INCOME FUND INC	880198106	3	371 SH	SOLE
TERADYNE INC	880770102	54	3500 SH	SOLE
TEVA PHARMACEUTICAL INDS ADR	881624209	2793	67830 SH	SOLE
TEVA PHARMACEUTICAL INDS ADR	881624209	1846	44850 SH	DEFINED

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TEXAS INSTRUMENTS		882508104	2400	73944	SH	SOLE
TEXAS INSTRUMENTS		882508104	1658	51093	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	84	2272	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	20	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	10	400	SH	SOLE
3COM CORP	COM	885535104	0	185	SH	SOLE
3COM CORP	COM	885535104	5	1000	SH	DEFINED
3M CO COM		88579Y101	1463	19338	SH	SOLE
3M CO COM		88579Y101	2384	31499	SH	DEFINED
TIME WARNER INC NEW		887317105	58	3475	SH	SOLE
TIME WARNER INC NEW		887317105	96	5763	SH	DEFINED
TIMKEN CO		887389104	96	3000	SH	DEFINED
TOYOTA MOTOR CORP ADR		892331307	10	100	SH	DEFINED
TRANSCANADA CORP		89353D107	4	152	SH	SOLE
TREEHOUSE FOODS INC		89469A104	1	60	SH	DEFINED
TRI-CONTINENTAL CORPORATION		895436103	14	739	SH	DEFINED
TRIBUNE CO NEW COM		896047107	33	1227	SH	DEFINED
TRIZEC PROPERTIES INC		89687P107	370	14400	SH	SOLE
TRIZEC PROPERTIES INC		89687P107	497	19350	SH	DEFINED
TUPPERWARE CORP	COM	899896104	2	100	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	83	3100	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	4	150	SH	DEFINED
UGI CORPORATION		902681105	80	3825	SH	SOLE
UGI CORPORATION		902681105	130	6200	SH	DEFINED
UIL HLDG CORP		902748102	33	637	SH	DEFINED
UST INC	COM	902911106	20	500	SH	DEFINED
US BANCORP DEL COM		902973304	630	20660	SH	SOLE
US BANCORP DEL COM		902973304	356	11700	SH	DEFINED
UNILIVER NV NY SHARE F NEW		904784709	27	400	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	259	2783	SH	SOLE
UNION PACIFIC CORP	COM	907818108	720	7715	SH	DEFINED
UNITED PARCEL SERVICE		911312106	2868	36136	SH	SOLE
UNITED PARCEL SERVICE		911312106	1534	19330	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	2686	46349	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	2408	41554	SH	DEFINED
UNITEDHEALTH GROUP INC		91324P102	16	300	SH	SOLE
UNIVERSAL CORP		913456109	0	2	SH	SOLE
UNIVERSAL TECHNICAL		913915104	24	800	SH	DEFINED
VALERO LP		91913W104	32	636	SH	SOLE
VALERO LP		91913W104	28	562	SH	DEFINED
VALERO ENERGY CORP		91913Y100	5	100	SH	SOLE
VALLEY NATIONAL BANCORP.		919794107	428	16732	SH	SOLE
VALLEY NATIONAL BANCORP.		919794107	51	1992	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC		92220P105	7	133	SH	DEFINED
VANGUARD VIPERS SMALL CAP		922908611	129	1920	SH	SOLE
VANGUARD VIPERS SMALL CAP		922908611	54	800	SH	DEFINED
VANGUARD SMALL CAP VIPER		922908751	30	450	SH	SOLE
VERIZON CORPORATION		92343V104	820	24111	SH	SOLE
VERIZON CORPORATION		92343V104	1912	56182	SH	DEFINED
VIACOM INC NEW CLASS A		92553P102	3	90	SH	SOLE
VIACOM INC NEW		92553P201	5	137	SH	SOLE
VIACOM INC NEW		92553P201	6	162	SH	DEFINED
VODAFONE GROUP PLC		92857W100	116	5558	SH	SOLE
VODAFONE GROUP PLC		92857W100	313	15023	SH	DEFINED

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VORNADO REALTY TRUST		929042109	508	5300 SH	SOLE
VORNADO REALTY TRUST		929042109	777	8100 SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	173	2000 SH	DEFINED
WGL HOLDINGS INC		92924F106	164	5400 SH	DEFINED
W.P. CAREY & CO LLC		92930Y107	8	300 SH	SOLE
WPS RESOURCES CORP	COM	92931B106	39	800 SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	3972	70887 SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1958	34956 SH	DEFINED
WAL-MART STORES INC		931142103	55	1175 SH	SOLE
WAL-MART STORES INC		931142103	239	5065 SH	DEFINED
WALGREEN CO		931422109	21	500 SH	SOLE
WALGREEN CO		931422109	25	602 SH	DEFINED
WALTER INDUSTRIES		93317Q105	66	1000 SH	DEFINED
WASHINGTON MUTUAL INC		939322103	34	800 SH	SOLE
WASHINGTON MUTUAL INC		939322103	42	1000 SH	DEFINED
WASHINGTON REAL ESTATE INVT TR SBI		939653101	18	500 SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	88	3163 SH	DEFINED
WASTE MANAGEMENT INC		94106L109	35	1000 SH	SOLE
WASTE MANAGEMENT INC		94106L109	5	145 SH	DEFINED
WELLPOINT COM		94973V107	33	430 SH	SOLE
WELLPOINT COM		94973V107	15	200 SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	2918	45694 SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	2694	42192 SH	DEFINED
WESTERN GAS RESOURCES INC		958259103	48	1000 SH	DEFINED
WEYERHAEUSER CO	COM	962166104	13	186 SH	SOLE
WEYERHAEUSER CO	COM	962166104	144	2000 SH	DEFINED
WHIRLPOOL CORP	COM	963320106	27	300 SH	DEFINED
WHITING PETROLEUM CORP		966387102	16	400 SH	DEFINED
WHOLE FOOD MARKET INC		966837106	22	340 SH	SOLE
WHOLE FOOD MARKET INC		966837106	59	900 SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	2	100 SH	SOLE
WILLIAMS COS INC DEL	COM	969457100	64	3000 SH	DEFINED
WILLIAMS SONOMA INC	COM	969904101	203	4800 SH	DEFINED
WISCONSIN ENERGY CORP	COM	976657106	197	4936 SH	DEFINED
WRIGLEY WM JR CO		982526105	680	10632 SH	SOLE
WRIGLEY WM JR CO		982526105	850	13295 SH	DEFINED
WYETH INC.		983024100	1644	33888 SH	SOLE
WYETH INC.		983024100	2031	41874 SH	DEFINED
XTO ENERGY INC		98385X106	112	2583 SH	DEFINED
XCEL ENERGY INC		98389B100	11	641 SH	DEFINED
XILINX INC		983919101	25	1000 SH	SOLE
XILINX INC		983919101	81	3200 SH	DEFINED
YAHOO INC		984332106	24	750 SH	DEFINED
YUM BRANDS INC		988498101	7	150 SH	SOLE
YUM BRANDS INC		988498101	1	40 SH	DEFINED
ZIMMER HOLDINGS GROUP		98956P102	266	3945 SH	SOLE
ZIMMER HOLDINGS GROUP		98956P102	542	8022 SH	DEFINED
GRAND TOTALS			418741	9983745	