SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the

Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 28, 2004

Lakeland Bancorp, Inc.

(Exact name of registrant as specified in its charter)

New Jersey (State of incorporation)

33-27312 (Commission File Number) 22-2953275 (IRS Employer Identification No.)

250 Oak Ridge Road, Oak Ridge, New Jersey (Address of principal executive offices)

07438 (Zip Code)

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 28, 2004, Roger Bosma, President and Chief Executive Officer of Lakeland Bancorp, Inc., intends to make a presentation at the Keefe, Bruyette & Woods 5th Annual Community Bank Investor Conference in New York City. A copy of the presentation is attached as an exhibit to this Form 8-K.

Exhibit 99.1 Presentation to be made by Roger Bosma at Investor Conference on July 28, 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 28, 2004