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STEWARDSHIP FINANCIAL CORP

Form 8-K

February 05, 2004

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) February 2, 2004

Stewardship Financial Corporation
(Exact Name of registrant as specified in its charter)

New Jersey	0-21855	22-3351447
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
630 Godwin Avenue, Midland Park, NJ		07432
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(Address of principal executive offices)		(Zip Code)
Registrant's telephone number, including area code	(201) 444-7100	

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

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) The following exhibit is furnished pursuant to Item 12 and shall not be deemed to be "filed":

Exhibit No.	Description
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Exhibit 99.1	Press Release dated February 2, 2004

Item 12. Results of Operations and Financial Condition

On February 2, 2004, Stewardship Financial Corporation issued a press release announcing its results for the year ended and quarter ended December 31, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

Signatures

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

Date: February 4, 2004

Stewardship Financial Corporation

/s/ Julie E. Holland

Julie E. Holland
Vice President and Treasurer