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is attached to this Current Report on Form 8-K as Exhibit 99.1.

The information disclosed under this Item 12, including Exhibit 99.1, shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

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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 thereunto duly authorized.

PEAPACK-GLADSTONE FINANCIAL CORPORATION

Dated: August 2, 2004

By: /s/ Arthur F. Birmingham

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Arthur F. Birmingham  
Executive Vice President and  
Chief Financial Officer

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EXHIBIT INDEX

| Exhibit No.<br>----- | Title<br>-----                      |
|----------------------|-------------------------------------|
| 99.1                 | Press Release dated August 2, 2004. |

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