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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: November 6, 2003

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 November 3, 2003. |

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