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Certain portions of the discussion of the Corporation's third quarter and nine months 2006 net income in the attached earnings release excludes the impact of the securities losses in both periods and accordingly the earnings release contains non-GAAP financial measures. The Corporation believes that by excluding the impact of this item, it provides investors with better insight into the period-over-period operating performance. Management also internally uses this non-GAAP financial measure to evaluate its operating performance on a comparative basis. All such non-GAAP information is supplemental to information presented in accordance with GAAP and is not intended to represent a presentation in accordance with GAAP and should not be considered as a substitute for, or superior to, measures of financial performance prepared and presented in accordance with GAAP.

The information disclosed under this Item 2.02, including Exhibit 99.1, shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

| Exhibit No.<br>----- | Title<br>-----                        |
|----------------------|---------------------------------------|
| 99.1                 | Press Release dated November 1, 2007. |

The press release disclosed in this Item 9.01 as Exhibit 99.1 shall be considered "furnished" but not "filed" for purposes of the Securities Exchange Act of 1934, as amended.

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 2, 2007

By: /s/ Arthur F. Birmingham

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Arthur F. Birmingham  
Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

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