



**INFORMATION TO BE INCLUDED IN THE REPORT****Item 2.02 Results of Operations and Financial Condition.**

On August 1, 2005, Peapack-Gladstone Financial Corporation (the Corporation) issued a press release reporting earnings and other financial results for its second quarter of 2005, which ended June 30, 2005. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is incorporated by reference in its entirety.

The discussion of the Corporation's second quarter and six months 2005 net income in the attached earnings release excludes the impact of the securities gains in both periods. The reconciliation information is included below. The Corporation believes that by reflecting the impact of this item, it provides investors with better insight into the period-over-period operating performance as well as identifying the impact of the excluded item. Management also internally uses this non-GAAP presentation to evaluate its operating performance on a comparative basis. Management uses various methods to evaluate its operations and does not depend exclusively on such non-GAAP amounts or on any other single analysis model. 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.

	<u>% Increase In Net Income</u>	<u>% Increase in After Tax Net Income Excluding Securities Gains</u>	<u>Change in After Tax Securities Gains 2004 to 2005 (In Thousands)</u>
Three Months Ended June 30, 2005	0.28%	8.45%	\$ 240
Six Months Ended June 30, 2005	6.64%	15.78%	\$ 172

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.**

(c) Exhibit.

<u>Exhibit No.</u>	<u>Title</u>
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99.1	Press Release dated August 1, 2005.
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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: August 4, 2005

By: /s/ Arthur F. Birmingham  
Arthur F. Birmingham  
Executive Vice President and Chief  
Financial Officer

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EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Title</u>
<u>99.1</u>	Press Release dated August 1, 2005.