



Profile

Peapack-Gladstone Financial Corporation is a bank holding company with total assets of \$7.5 Billion and assets under management/administration of \$13.1 Billion as of December 31, 2025. Peapack Private Bank & Trust, its wholly owned subsidiary, offers a client-centric, single-point-of-contact approach to private banking, providing high-quality products along with customized and innovative wealth, commercial, personal and investment banking solutions.

Through a strong leadership team, we provide clients with thoughtful insight and customized solutions. We are well-capitalized and are routinely and thoroughly examined by Federal and State regulators and rating agencies, who focus on performance, safety and soundness, risk management and compliance with laws and regulations. To help ensure safety and soundness, the Company has built a sophisticated enterprise risk management process, which employs organization-wide risk assessments, sophisticated risk management procedures, strong systems of policies and procedures and best practices in governance.

Peapack-Gladstone Financial Corporation, trades on the NASDAQ Global Select Market under the symbol “PGC”.

Ratings

Kroll Bond Rating Agency (KBRA) investment grade ratings for its senior and subordinated debt. Deposit rating of BBB+.

Financial / Capital (PGC) - December 31, 2025

- Total assets - \$7.5 Billion
- Total capital - \$658 Million
- Total capital to total assets - 8.75%
- Total insured deposits - 71%
- Year-to-date net income - \$37.3 Million

Bank regulatory capital ratios - as a percent of assets:

	Actual	Well Capitalized	Excess Capital
Leverage	9.9%	5.0%	\$364 M
Total Risk-Based	12.6%	10.0%	\$169 M

Wealth

- **Wealth Management*** - We offer comprehensive financial, tax, fiduciary and investment advice and solutions, with a highly personalized and focused approach to money management. AUM/AUA - \$13.1 Billion as of December 31, 2025.
- **Personal and Business Banking** - We specialize in delivering an elevated and personal approach to private personal and business banking.
- **Investment Banking**** - We offer a full range of corporate advisory services and direct lending solutions to middle market companies through our subsidiary, **Peapack Private Investment Banking**.

*Non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Peapack Private Bank & Trust; and are subject to investment risks, including possible loss of the principal amount invested.

**Securities offered through our affiliated broker dealer, PGB Securities LLC., member FINRA.

Commercial

- \$6.26 Billion loan portfolio consisting primarily of Commercial & Industrial loans and Commercial Real Estate loans.
- Total loan originations for the 12 months ended 12/31/25 - \$2.13 Billion.
- **Peapack Capital**, a subsidiary of the Bank, focuses on equipment finance and leasing.
- Our Professional Services division offers expertise in banking professional law firms, accounting firms, their partners and clients.
- We are a designated SBA Preferred Lender with a full line of business banking products and services, including treasury management solutions.
- We offer an Insured Liquidity Sweep solution that provides daily liquidity and FDIC insurance coverage for deposits over \$250,000.

Personal

- \$6.59 Billion deposit base.
- Full line of residential and consumer lending, depository and digital banking solutions.

Locations

- **Peapack Private Bank & Trust**, Bedminster, NJ (HQ)
- **New Jersey Private Banking**: Lakewood, Morristown, Princeton, Red Bank, Summit and Teaneck
- **New York Private Banking**: Garden City, Melville, New York City, Rye Brook
- **Financial Centers** throughout NJ, in NYC at 300 Park Avenue and in Garden City, NY
- **Subsidiaries**: Peapack Capital, Peapack Private Investment Banking (Bedminster, NJ) and PGB Trust & Investments of Delaware (Greenville, DE)

Executive and Senior Leadership

Douglas L. Kennedy

President | CEO
908-719-6554

Frank Cavallaro

Senior EVP | CFO
908-306-8933

Lisa Chalkan

EVP | Chief Credit Officer
908-719-6552

Brydget Falk-Drigan

EVP | Chief Human Resources Officer
908-719-3315

Robert A. Plante

EVP | COO
908-470-3329

Stuart Vorcheimer

EVP | Head of C&I Lending
201-285-6153

Joseph E. Fingerman

SMD | President
Commercial Real Estate
646-285-2981

Denise Pace-Sanders

SVP | Managing Principal
Brand and Marketing
Director
908-470-3322

Mark Zingale

SVP | Chief Legal Officer
908-844-1849

John P. Babcock

Senior EVP | President
Wealth Management
908-719-3301

Gregory M. Smith

Senior EVP | President
Commercial Banking
908-393-7590

Andrew Corrado

EVP | President
New York
646-914-1334

Maureen Hemhauser

EVP | Chief Risk Officer
and Head of Compliance
908-280-3609

Kevin Runyon

EVP | CIO and
Chief Digital Officer
908-306-8060

Eric H. Waser

EVP | Head of Peapack
Private Investment
Banking
908-470-6419

Anthony Perettine

SMD | President
Peapack Capital
646-648-5844

Kate Sant'Angelo

SVP | Director of
Personal Banking
908-443-5393

