



PEAPACK-GLADSTONE FINANCIAL CORPORATION

Trust & Integrity

OUR CONSISTENT COMMITMENT

OUR VISION AND CORE PRINCIPLES

Since 1921:
Peapack-Gladstone Bank
2017...A high-performing
boutique bank, leaders in
wealth, lending and deposit
solutions, known nationally
for unparalleled client service,
integrity and trust.



PROFESSIONALISM

CLIENTS FIRST

COMPETE TO WIN

INVESTED IN OUR
COMMUNITY

ONE TEAM



\$36.50M

NET INCOME

(38% Growth)

\$3.71B

TOTAL LOANS OUTSTANDING

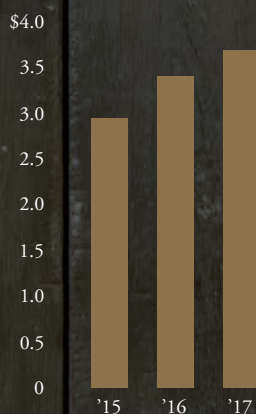
(12% Growth)

\$15.6M

NONPERFORMING ASSETS

(0.37% of Assets)

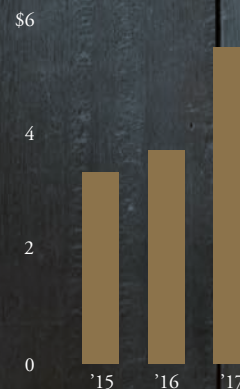
Total Deposits
(in billions)



Total Loans
(in billions)



Assets under Administration
at Wealth Management Division
(market value in billions)



\$1.19B

LOANS CLOSED

(14% Growth)

\$5.51B

WEALTH MANAGEMENT
ASSETS UNDER ADMINISTRATION

(49% Growth)

\$3.70B

TOTAL DEPOSITS

(8% Growth)

FINANCIAL HIGHLIGHTS


(In thousands, except per share data)

Selected Year-End Data:	2017	2016	2015
Pre-Tax Income	\$ 54,307	\$ 42,741	\$ 32,140
Net Income	36,497	26,477	19,972
Total Assets	4,260,547	3,878,633	3,364,659
Total Deposits	3,698,354	3,411,837	2,935,470
Total Investment Securities	327,633	305,388	195,630
Total Loans	3,705,611	3,313,732	2,997,000
Total Shareholders' Equity	403,678	324,210	275,676
Assets under Management and/or Administration at Peapack-Gladstone Bank's Private Wealth Management Division (Market Value)	\$5.5 billion	\$3.7 billion	\$3.3 billion
Per Common Share:			
Earnings—Basic	\$ 2.06	\$ 1.62	\$ 1.31
Earnings—Diluted	2.03	1.60	1.29
Book Value	21.68	18.79	17.61
Financial Ratios:			
Net Interest Margin	2.80%	2.74%	2.80%
Return on Average Assets	0.89	0.72	0.64
Return on Average Common Equity	10.12	8.92	7.71
Regulatory Capital Ratios:			
Total Capital to Risk-Weighted Assets	14.84%	13.25%	11.40%
Tier 1 Capital to Risk-Weighted Assets	11.31	10.60	10.42
Common Equity Tier 1 Capital to Risk-Weighted Assets	11.31	10.60	10.42
Tier 1 Capital to Average Assets	9.04	8.35	8.10

\$404M
TOTAL CAPITAL
(25% Growth)

\$4.26B
TOTAL ASSETS
(10% Growth)

\$2.03
EARNING PER SHARE
(27% Growth)



“Culture is important to us, and we believe that living our core principles creates an environment that attracts and retains notable talent and delivers superior shareholder value.”

DOUGLAS L. KENNEDY, President and Chief Executive Officer

A MESSAGE FROM DOUGLAS L. KENNEDY PRESIDENT & CHIEF EXECUTIVE OFFICER

On behalf of the entire talented and dedicated team at Peapack-Gladstone Bank, I am pleased to report another record year of growth and profitability. This is our third consecutive year of record profitability, which followed the launch of our Strategy, *Expanding our Reach*, in 2013. Net income has grown at a compounded annual growth rate of 32% or 297% in total, from \$9.2 million in 2012 to \$36.5 million this past year.

Over the past five years, we have gained considerable traction in building our wealth management business, closing the year at \$5.5 billion of client assets under management and administration. New managed inflows in 2017 exceeded \$450 million, and our investment results were strong. In 2017, we augmented our organic growth by acquiring two local prominent wealth management firms. These two transactions added significant talent and capabilities, and work is underway to align these firms with our existing wealth management businesses to result in an integrated and efficient model that will serve our clients well.

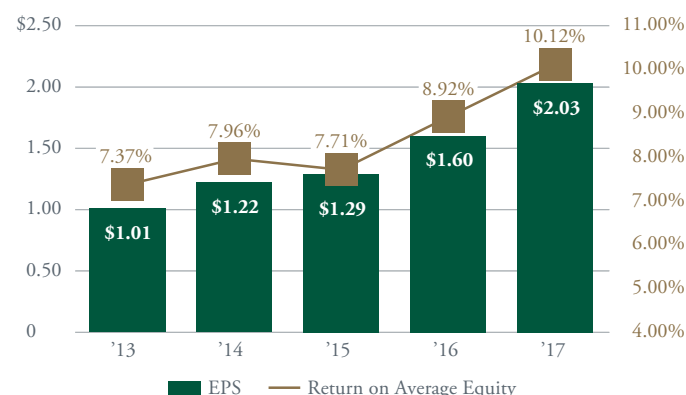
Our Stock Has Performed Well

Our stock price was up 13.4% for the year, and 148.7% since launching our Strategy in 2013. Over the past five years, we have outperformed our New Jersey bank peer group, as well as the prominent KBW and the KRE indices. Over the same timeframe, our shares have also outperformed a majority of the top 10 U.S. banks. PGC shares have outperformed the likes of JPMorgan Chase, Goldman Sachs, American Express and U.S. Bancorp. The growth in share price is a good measure of our progress to date. The investment made in our people, products, technology and risk management ensures that we can compete and win against large and small bank competitors.

Our Strategy Has Positioned Us Well to Create Additional Share Appreciation

The favorable performance of our stock reflects not only growth in total earnings but also growth in earnings per share (EPS) and return on capital. The chart upper right illustrates the progress we have made in this regard.

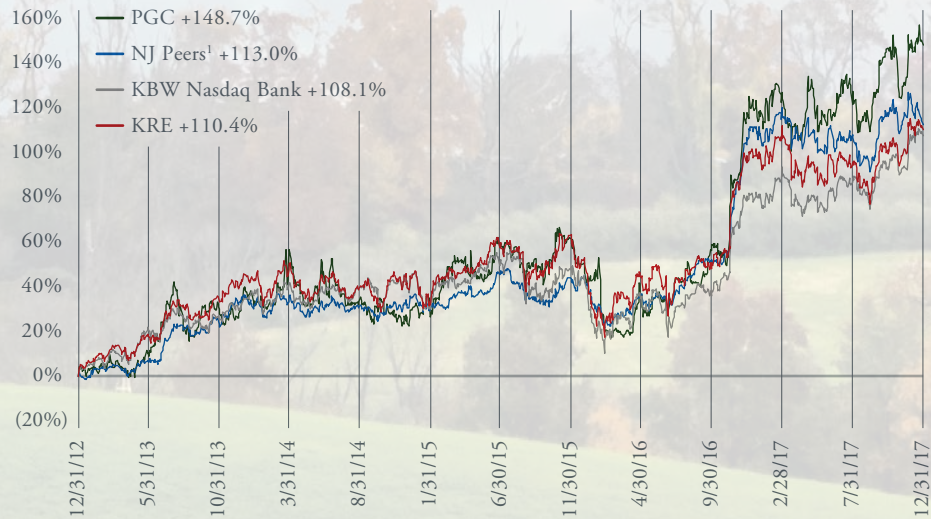
EPS and Return on Average Equity



The progress we made over the past five years was achieved through a disciplined approach to growing revenue and managing spending, which has resulted in more efficiency and profitability. Our tangible book value per share has grown at a compounded annual growth rate of 8.1%. Book value is a great measure as to the minimum value of our Company. A share value above book represents the value of our franchise, which as of this date represents the difference between our book value and current market price of each share. At year end, our shares traded at 172% of tangible book value, which is comparable to other community banks. Our analysis shows that wealth-oriented banks, similar to what we are pursuing in our Strategy, trade at a higher multiple of book; and therefore, we believe that continued diligence and good execution of our Plan will continue to increase the value of our shares.

PGC Stock Price Performance vs. NJ Peers and National Indices

(Five-Year Comparative Stock Price Performance: 12/31/2012 – 12/31/2017)

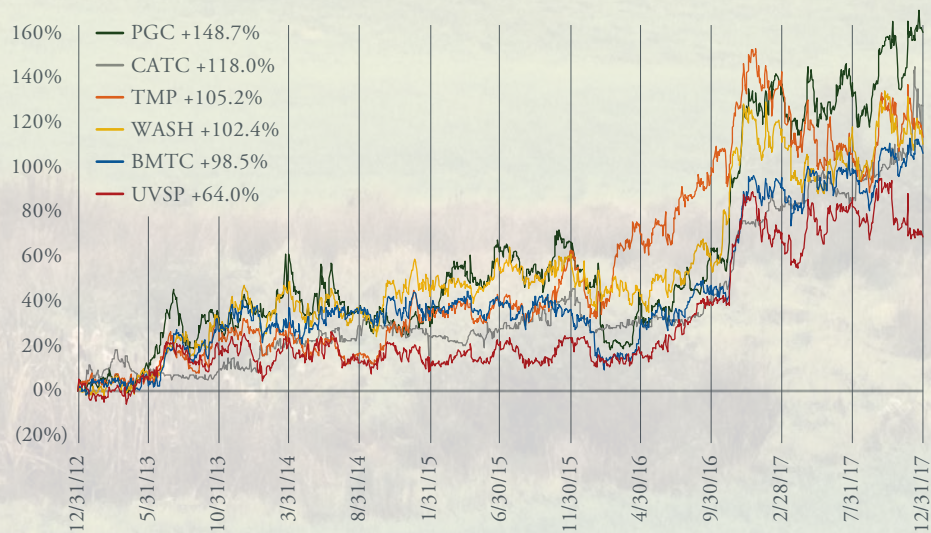


¹NJ Peers include NJ-headquartered commercial banks publicly traded on the NASDAQ, NYSE or NYSEAM with most recent quarter assets between \$1 billion and \$10 billion, excluding MRLN and targets of announced merger transactions; these peers are: OCFC, LBAI, CNOB, BCBP, UNTY, FRBA, BPRN, PKBK, FCCY, and TRCB.

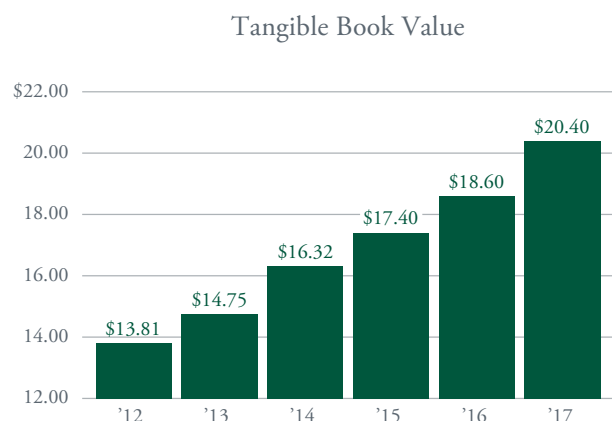
Note: Market data as of December 31, 2017
Source: S&P Global Market Intelligence

PGC Stock Price Performance vs. Select Wealth-Based Peers

(Five-Year Comparative Stock Price Performance: 12/31/2012 – 12/31/2017)



Note: Market data as of December 31, 2017
Source: S&P Global Market Intelligence



The bottom chart on page six compares how well our shares have done against a sampling of other wealth-based peers. As you can see, our stock has performed well, but we believe that our current price to book value has additional upside as our wealth business continues to grow.

To continue growing shareholder value, we remain focused on: 1) building our wealth management business through organic growth and acquisitions, 2) expanding our net interest margin through relationship banking and continued diversification of our loan portfolio, and 3) controlling costs. The current market for both deposits and

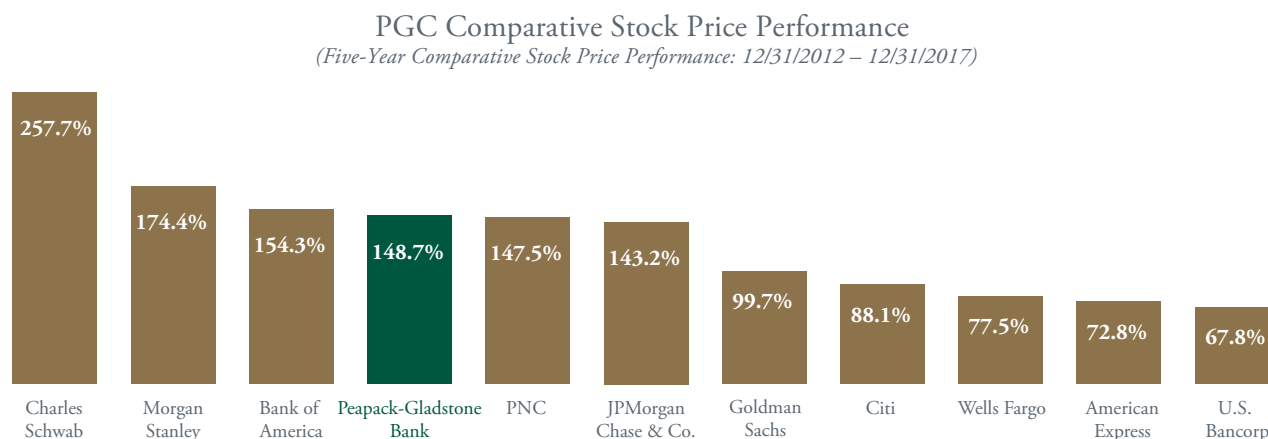
loans is highly competitive and I expect will intensify. We stand prepared to slow growth if pricing becomes irrational and we cannot achieve attractive returns. This heightened competitive market may lead to additional consolidation as banks seek to gain scale and reduce costs. This will be good for us, as it will open the door for opportunities to attract good clients and people.

Growing Shareholder Value Through Wealth Management

In 2017, we made some notable progress in growing our wealth management business. Fee income from wealth management increased 27% to \$23.2 million. As previously mentioned, managed inflows from existing and new clients totaled in excess of \$450 million, which was a record for us. Additional growth was provided by two acquisitions during the year that expanded our New Jersey presence considerably:

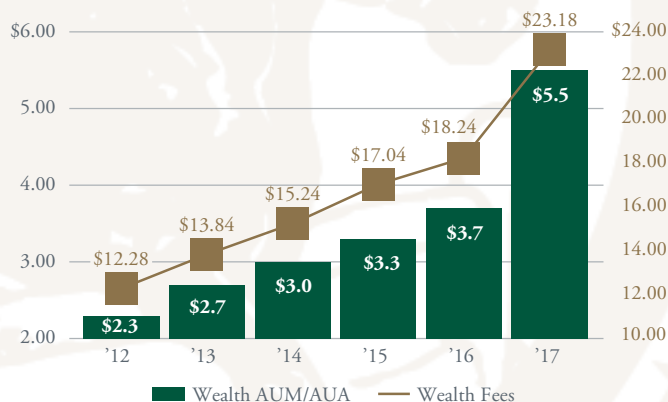
Murphy Capital Management, which is located in our hometown of Gladstone, was a very attractive addition to the Peapack-Gladstone Bank family. We have known and admired John Murphy and his team for many years. We share many clients and conduct business in a comparable manner. Combining forces was relatively easy.

Quadrant Capital Management, located in Fairfield, has a similar client-focused culture and sits in an attractive market between two of our existing private bank locations in Morristown and Teaneck. Quadrant also has very robust wealth planning capabilities, and like Murphy, has an excellent professional staff led by founding principals, Jeff Fisher and Jim Kearny.



Note: Market data as of December 31, 2017 Source: S&P Global Market Intelligence

Wealth AUM/AUA and Wealth Fees
(Wealth AUM/AUA in Billions / Wealth Fees in Millions)



We Will Continue To Grow Fee Income Through the Right Wealth Acquisitions

Over the past few years, John Babcock, President of Private Wealth Management, has met with many firms throughout the Metro New York area to discuss potentially joining forces. We remain patient as we look for the “right” business and people fit. We have walked away from a few potential acquisitions where they may have looked good on paper, but in the end, we did not think there was a cultural fit. Culture is important to us, and we believe that living our core principles creates an environment that attracts and retains notable talent and delivers superior shareholder value. Stated differently, happy employees make happy clients, which leads to very happy shareholders.

Creating a Unified Platform for Our Wealth Business is a Priority for Us

One of our key objectives in 2018 is to integrate and brand the acquisitions we have completed to date. Leaders from the Bank, Murphy Capital and Quadrant Capital are actively engaged in this work. We are undertaking a comprehensive review of every aspect of our business including the front, middle and back office operations. We continue to focus on adopting best practices and creating operational efficiencies and a business model for growth. This will provide us with a highly competitive

and scalable platform that will be united under a common brand, Peapack Private, which we expect to formally launch later in 2018.

Commercial Banking Had a Very Good Year

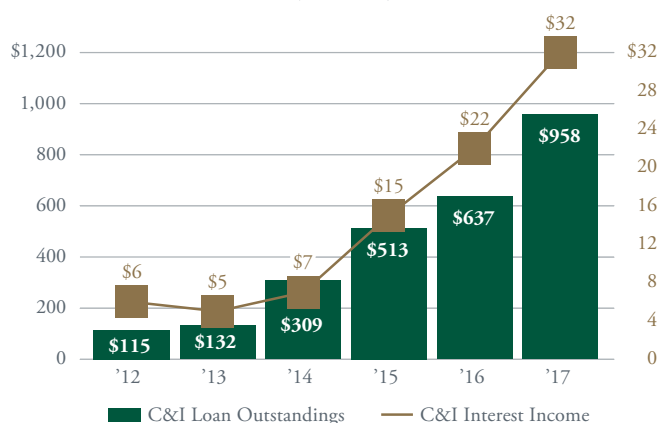
When I arrived five years ago, our residential and consumer lending business was 53% of loan outstandings. At that time, 30-year mortgages were being sold to the secondary market, and 15- and 20-year loans were routinely held on balance sheet. As we forecasted in our original Plan, rates were at an all-time low and were poised to increase. Thus, we made a conscious decision to reposition our balance sheet away from long-term, fixed-rate mortgages to shorter-term, fixed-rate and floating-rate assets. As of 12/31/2017, residential loans comprised less than 20% of our total loans and are primarily relationship-based with repricing of seven years or less.

Five years ago, commercial banking was an undeveloped area of the Bank but had the potential of providing solid returns. To make the necessary investments, we initially focused on multifamily “workforce housing” loans in New Jersey, New York and Pennsylvania markets. Multifamily loans have historically been very safe from a credit perspective but also carry tight margins. This characteristic provided a safe bridge to create revenues and profitability needed to invest in people, technology and infrastructure. Ultimately, this plan would position us for future growth and sustainable profitability. Having achieved this, we expect the multifamily business to shrink to the lower range of the previously guided 25–35% of total loans over the next 3–4 years.

Since launching our Strategy, interest income from Commercial and Industrial (C&I) lending activities has grown \$26MM or 433%. In 2017, our C&I lending business again had a very strong year, growing \$321 million or 50%. During the year, we recruited an Equipment Finance team led by Robert Cobleigh. Rob and his team have spent many years at large institutions, and in the brief time they have been with us, have booked \$148 million in outstandings. The balance of our growth was in diversified middle market loans, which grew \$173 million during the year. Both businesses are providing very strong profitability. As a result of the tax law change reducing the federal rate for 2018 and beyond, our Equipment Finance team generated approximately \$6.5 million in tax expense savings for us due to our ability to utilize accelerated tax depreciation from accelerated lease volume closed in the fourth quarter. Our diversified C&I business reflected year-over-year (YOY) growth in gross

interest income of 42%. In addition, diversified C&I generated non-interest income fees of \$1.8 million, which was an 84% YOY increase.

C&I Loan Outstandings and C&I Interest Income*
(In Millions)



*Loan Outstandings & Interest Income Includes Equipment Finance

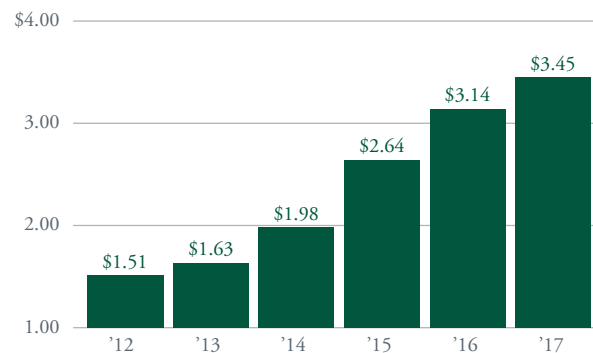
Both C&I and Equipment Finance are focused on providing the best financial solutions for our clients. In early 2018, Kevin Bodnar joined to co-head our Commercial Corporate Advisory group. We now have the capability to provide merger and acquisition (M&A) and alternative debt solutions for middle market clients. This expanded capability complements our ability to provide loan level back-to-back interest rate swaps, foreign exchange, letters of credit, and a full array of treasury management solutions. We are now uniquely positioned against both large and small banks and can provide customized advice to help guide business owners on how to plan and achieve their legacy objectives.

Our Small Business Administration (SBA) lending team also delivered record results. For the year, this business generated \$1.6 million of fee income. This is an important business for us because it focuses on small businesses in our market, which has historically been the primary engine for economic activity and employment.

Finally, I am also pleased to report that our Retail Private Banking team had its best year ever. The Retail Private Banking team generated

\$83 million in new wealth business and grew customer deposits by \$308 million. In addition, we successfully launched our **Platinum Service Team** during the year. Under the leadership of Kim Waldron, this team provides unparalleled service and support for our higher-end deposit, wealth and commercial clients. In 2017, this team opened 445 new accounts with initial balances over \$208 million. We expect our **Platinum Service Team** will continue to grow as we execute our Strategy.

Customer Deposits*
(In Billions)

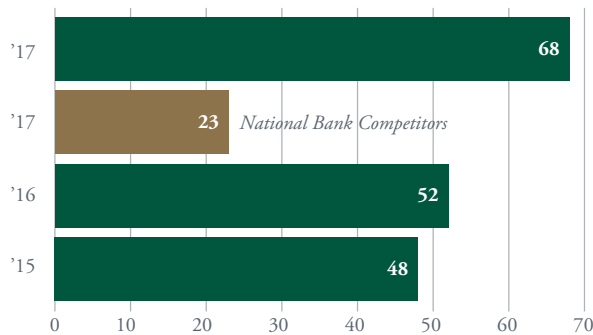


* Deposits excluding brokered CDs and brokered "overnight" interest-bearing demand deposits.

Our Client Service Scores Reached Best-in-Class in 2017

Three years ago, we adopted the highly regarded Net Promoter Score® (NPS) measurement tool. NPS is a widely used tool to measure client satisfaction and determines what clients like or dislike about our Company. We have built a culture of continuously improving the client experience by evaluating and adopting ways in which to improve service. The chart on page 10 illustrates our impressive results. We compare favorably to large national banks, who currently score approximately 23 on average using the same methodology. The bottom line is that we are nimble and proactive, and our team provides exceptional client service that continuously outperforms large bank competitors. We are well known for our client service, and our results speak volumes about the hard work of our team.

PGB NPS Score



We Continue to be Focused on the Future

We continue to believe that technology, interest rates and regulatory costs will remain challenging for the foreseeable future. An emerging risk for us is the fight for reasonably-priced core deposits. The current economic environment is creating an intensified competitive environment for deposits. This represents the biggest risk facing our Company and the banking industry.

Notwithstanding these challenges, we believe we have a prosperous future ahead of us. In 2017, we achieved every goal and target that we had previously set for ourselves. Going forward our vision remains unchanged: patient execution, our “client-first” mentality, and treating our employees professionally and compassionately—these are our foundational elements. I remain focused on attracting the best talent in the market and creating an environment where employees can succeed, which will ultimately lead to superior shareholder returns.

In Closing

Beyond our results in 2017, we achieved real momentum in executing our business model. Consistent with our Strategy, our wealth management and C&I business grew at a healthy pace, while we purposely held to flat growth in Commercial Real Estate (CRE) and multifamily. We successfully expanded other sources of fee income including swaps and SBA. Most importantly, we have attracted a very talented team of professionals and have created a client-centric culture. Our high-touch client service model, combined with our online offerings, positions us well.

Finally, I am grateful for the hard work and contributions made by our Chairman, Duff Meyercord, and our Board of Directors. Both have worked tirelessly to provide strong governance. Their collective expertise has contributed significantly to our success. In this regard, I would also like to formally welcome three new board members: Tony Spinelli, Carmen Bowser and Steve Kass.

Tony Spinelli comes to us with a very strong background in technology and cybersecurity. Tony’s expertise will be invaluable to us as we navigate through mitigating the multitude of cyber-related risk facing our Company. He holds multiple patents in data loss prevention and methods of network risk reduction and internet browsing habits. He currently serves as President and COO of Fractal Industries, Inc., a venture-backed artificial intelligence and machine learning decision-making technology focused on advancing digital analytics in both cybersecurity and risk management.

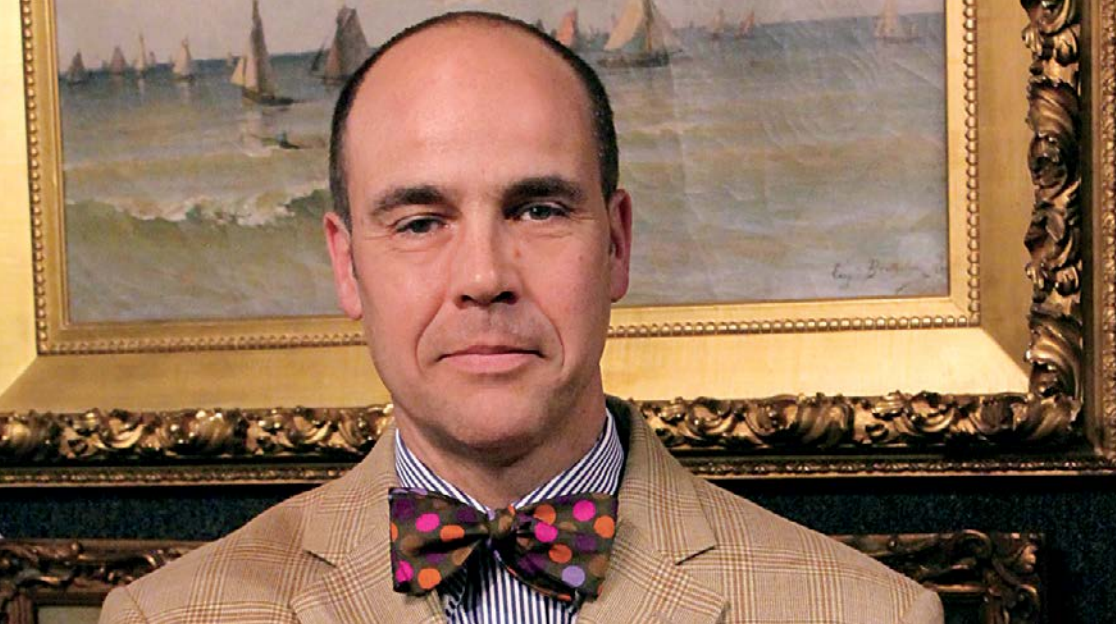
Carmen Bowser joins us with a deep understanding of the commercial real estate market. She served as a Managing Vice President, Commercial Real Estate Division, at a top 10 U.S. bank where she was responsible for a 100-person team that provided commercial real estate loan originations and asset management. Carmen previously served as a Principal/Managing Director for Prudential Mortgage Capital Company, where she led commercial mortgage origination teams in McLean, Virginia; Boston, Massachusetts; and New York, New York. As a community bank, we have significant commercial real estate exposure, and Carmen’s deep expertise will be invaluable to us.

Finally, Steve Kass joined our Board in January 2018. Steve knows the New Jersey market well, and he also has a deep experience in accounting. He has provided significant leadership in the growth of his firm, Rothstein Kass, prior to its merger with KPMG. As CEO of Rothstein Kass, Steve developed and implemented corporate strategy, championed organizational culture, core values, business purpose, guiding principles, diversity and women’s initiatives. Steve’s proven leadership and accounting knowledge will add considerable depth as we continue to grow our Company.

Once again, thank you for your continued support.

Sincerely,

Douglas L. Kennedy



SINCE 1921 WE
HAVE PARTNERED
WITH LOCAL
BUSINESSES AND
INSTITUTIONS TO
HELP THEM SUCCEED.



A photograph of an elderly man and a young boy sitting on a wooden dock, fishing. The man, with white hair, is wearing a blue long-sleeved shirt and light-colored pants. He has his arm around the boy's shoulder. The boy is wearing a light green long-sleeved shirt and is holding a fishing rod. They are sitting on a wooden dock by a body of water, with a dense forest in the background. A silver thermos and a clear plastic container are on the dock next to them. The text "CLIENTS FIRST" is overlaid in white capital letters in the center of the image.

CLIENTS FIRST

A photograph of four men in business suits standing outdoors on a lawn. From left to right: an older man with white hair in a dark suit and patterned tie; a man in a dark suit and light blue tie; a man in a dark suit and purple tie; and a younger man in a dark suit and light blue tie. They are all smiling and have their hands in their pockets. The background consists of lush green trees and a building partially visible on the left.

Atkins Companies

“I have worked with Randy and Vince and the real estate team at PGB for many years. Their professionalism, understanding of our business and most importantly, their commitment to a real personal relationship between a lender and client, are exactly what we look for from a bank. We have worked through various issues and needs on different projects, and they are always willing to be creative to make it work for both sides. This level of communication is lacking with many financial institutions these days. We love dealing with them.”

CHARLES “CHICK” ATKINS, PRINCIPAL

The Atkins Companies is an industry-leading, award-winning, New Jersey-based real estate organization active in the development and management of high-quality medical, commercial, retail and residential properties throughout New Jersey and beyond. Responsible for more than a million square feet of space, the Atkins Companies is committed to carefully planned corporate growth and diversification. Their scope of operations includes retail and mixed-use residential/commercial development; and they are nationally recognized leaders in the development, acquisition, and management of medical office buildings. The Atkins Companies is committed to preserving their core values of quality performance, integrity, a cutting-edge approach to development, and advancing not just the growth, but the betterment of the communities it serves.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: RANDALL WILLIAMS



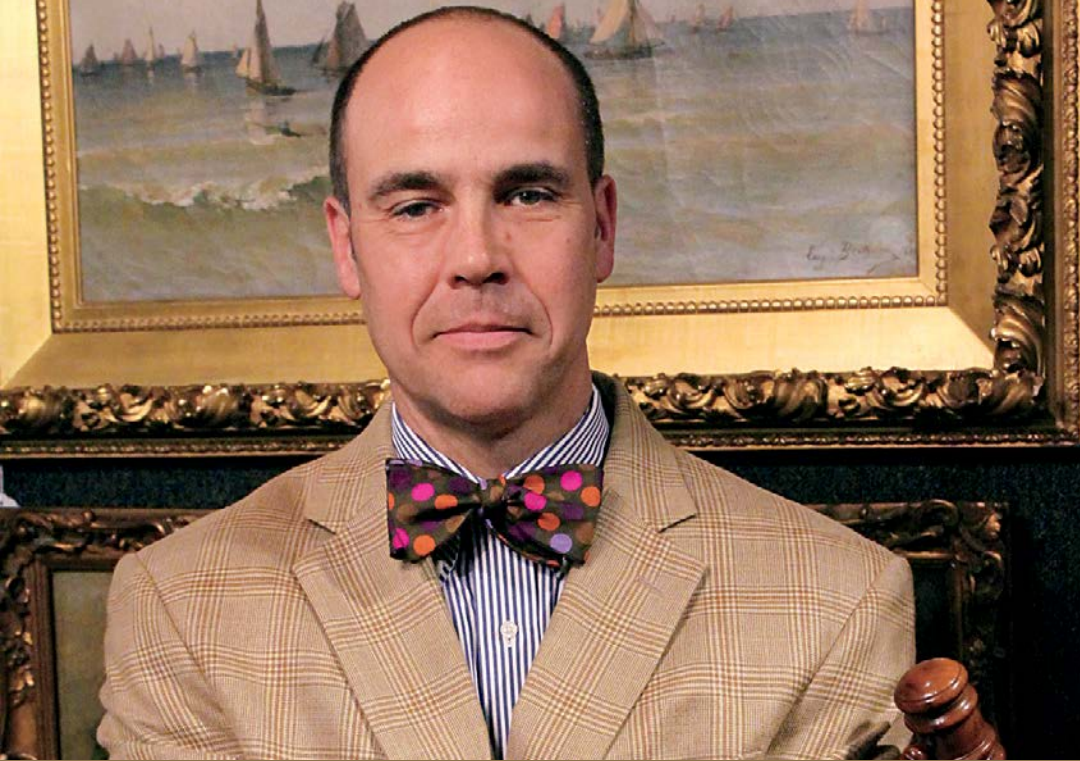
Madison Gardens LLC

“We’ve been working with Peapack-Gladstone Bank since 2013 and have recently been introduced to their new escrow solution. As real estate owners, managers and developers of multiple apartment complexes that house hundreds of tenants, a robust escrow system is essential. We really like what PGB has to offer and that our bankers are willing to work with us through the setup process, which can be time consuming and cumbersome.”

MINDY GOLDMAN, PARTNER

Madison Gardens LLC is a real estate management and development company primarily focused on providing multifamily living space at an affordable price. With multiple properties located throughout New Jersey, Madison Gardens offers unparalleled comfort and convenience, along with beautifully bright and spacious apartments, packed with a multitude of features.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: DEBORAH HEINS



Nye and Company

“Nye and Company values the attentive and personal banking relationship we’ve enjoyed with PGB for over a decade. Further, our appraisal division is always at the ready to help PGB trust officers deal with evaluating and distributing estates. We share a mutually beneficial symbiotic relationship.”

JOHN NYE, PRESIDENT

KATHLEEN NYE, VICE PRESIDENT AND BIDDING SERVICES

Nye and Company, a regional auction house with a national reputation and a global reach, specializes in estate property, single items or entire contents, primarily sourced from the Tri-State area and beyond. The principals notched successful leadership careers at the legacy auction houses. The firm’s highly visible 25,000 square foot facility is conveniently located minutes outside the Lincoln Tunnel on the Garden State Parkway in Bloomfield, New Jersey.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: JAMES STADTMUELLER



Katherine Soulas

“My husband Tim and I had the foresight to create wills and trusts in the event of either of our untimely deaths. After his tragic death on 9/11/01, choosing a firm to manage assets acquired from the Victim’s Compensation Fund and life insurance proved daunting. Having a large family at age 35, I needed to create a strategic plan, with a thoughtful team who really knew each family member, and each of our individual needs. In the summer of 2016, at the suggestion of my accountant and recommendations from friends, Peapack-Gladstone Bank became my team! My portfolio was analyzed, and we spent time discussing the individual circumstances of each family member. PGB actively listened to my hopes and dreams. Investment performance and risk tolerance are of course a large part of my continued learning in the financial arena, and PGB has performed beyond my expectations. But, more importantly, the relationships I have with each member of my PGB team, their insights regarding my adult children in their careers and lives, and laughter about the antics of each of my teens, is priceless.”

KATHERINE SOULAS, DEVOTED MOTHER

PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: GARY T. PANCOAST

A woman with long blonde hair, wearing a black riding helmet, a black vest over a white shirt, grey breeches, and black riding boots, is riding a brown horse. She is holding the reins and looking down. The background is a blurred green field.

PROFESSIONALISM



HENRY The Dentist

“Peapack-Gladstone Bank stands out among all other banks due to the quality of the relationships and people on the team. We began our relationship with PGB at the formation stage of our business, and PGB has grown with us as we’ve expanded our business with equity investors and SBA loan products. The team has supported our business through relationship introductions, financial support, personal support, and PGB is now even a client of HENRY The Dentist! It’s a pleasure to continue to work with PGB as we build our company into the future.”

JUSTIN JOFFE, FOUNDER AND CHIEF EXECUTIVE OFFICER

HENRY The Dentist is a mobile dental clinic that comes to corporate offices. Equipped with state-of-the-art technology and staffed with an experienced team of dental professionals, HENRY delivers a high-end dental experience to employees. HENRY provides employees with access to use their in-network dental benefits while saving time from their commute to the dentist.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: ROY SALLEY, II

A portrait of Robert J. Callander, an older man with glasses, wearing a green baseball cap with a white tree logo and a green jacket. He is smiling slightly and looking towards the camera. The background is a plain, light-colored wall.


Robert J. Callander

“Peapack-Gladstone Bank is a first-class financial institution, and built into its DNA is “client obsession.” In my many years in banking, I have never seen such responsiveness and attentiveness to a family’s needs, whether it be on the quality of its investment management or down to the smallest requests. Its wealth management group, in my opinion, is unique in servicing client needs.”

ROBERT J. CALLANDER, RETIRED

Robert J. Callander served as the President and Vice Chairman of Chemical Banking Corporation. He also held directorships at Aramark Inc., Beneficial Corporation, Omnicom Group and the Barnes Group. In addition, he chaired a number of closed-end mutual funds. For many years, he also served as a Managing Director of the Metropolitan Opera and is a member of the Council on Foreign Relations. From 1992 to 2000 he was Executive in Residence at the Columbia University Business School. He is a graduate of Dartmouth College and the Yale University Divinity School.

PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: PETER WALLBURG

A professional studio portrait of three men in business suits. The man on the left is bald with glasses and a goatee, wearing a light blue shirt and a yellow patterned tie. The man in the center has short brown hair and is wearing a dark suit with a red patterned tie. The man on the right has short brown hair and is wearing a dark suit with a red tie. They are all smiling slightly and looking towards the camera. The background is a dark, mottled grey.

Reproductive Medicine Associates of New Jersey

“We were extremely impressed with the thoughtful, creative and responsive approach of Peapack-Gladstone Bank. They understand our business and are providing terrific ideas and value that will allow us to grow and prosper.”

DR. RICHARD T. SCOTT, JR., FOUNDING PARTNER

Reproductive Medicine Associates of New Jersey (RMANJ) is recognized as one of the largest and most successful In Vitro Fertilization (IVF) programs in the U.S. Over the last six years, they have enjoyed over 100% growth in new patients seen, helping people across the country and around the world build their families. They are committed to providing fertility solutions that offer the best chance of success in the shortest time possible. Their primary goal: helping patients achieve their parenthood goals with a blend of scientific expertise, leadership and patient-centered care.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: LISA GALLO-CONKLIN



Harley Marine Services

“We are a large marine operator based out of Seattle. We were looking for a leasing arrangement for two ATB barges and were having trouble finding a bank that could handle both. Peapack Capital got involved late in the process but proved to be flexible and able to handle some of the last-minute challenges. They made us feel comfortable and secure in our new relationship, and ultimately, they delivered on their commitment, allowing us to take delivery of both barges.”

HARLEY FRANCO, CHAIRMAN AND CHIEF EXECUTIVE OFFICER

Harley Marine Services (HMS) is a full service maritime company with operations in major ports throughout the country. Harley Marine Services provides standout customer-oriented service while emphasizing safety, environmental responsibility and efficiency. As a full-service maritime company, HMS offers a diverse range of services throughout the country to fit the unique needs of its customers.

PEAPACK CAPITAL PRIVATE BANKER: FRANK STRIPLIN



COMPETE TO WIN



Junior League of Morristown

"We like working with Peapack-Gladstone Bank because they handle all of our banking and investment needs with personal and friendly service. Our investment account point person is always readily available and is able to simplify complex investment concepts and provide the guidance and direction we need to make decisions about our portfolio. Since we are an organization of volunteers, we need a partner with a personalized touch and follow-up to assist with our banking and investment accounts. We've found that partner with Peapack-Gladstone Bank."

JENNIFER HARPER, PRESIDENT

The Junior League of Morristown, Inc. is an organization of women committed to promoting volunteerism, developing the potential of women, and improving communities through the effective action and leadership of trained volunteers. They are dedicated to addressing the unmet needs of teens in Morris County and surrounding areas to ensure ample food, resources and education, which are needed to develop and maintain a healthy lifestyle. Its purpose is exclusively educational and charitable.

PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: JOSEPH SERZAN



Steamfitters Local Union No. 475

“Steamfitters Local Union No. 475 and Peapack-Gladstone Bank have had a long relationship. Recently our private bankers approached us about bringing all our banking to them. We had several accounts with different financial institutions. Amy and Hamilton created a unique plan to consolidate our accounts which met our needs for working capital, provided a more than fair interest rate and offered millions in FDIC insurance. Maintaining all our accounts in one place has been very beneficial to our Fund Administrator. On behalf of the Board of Trustees of Steamfitters Local Union No. 475, we appreciate the commitment Amy and Hamilton have, and continue to show, to our organization. Thanks to their efforts, we have now achieved higher deposit returns on several accounts and have peace of mind being FDIC insured. We anticipate a long relationship with Peapack-Gladstone Bank because they care and are dedicated to providing their clients what they need.”

ROBERT SHERLOCK, TRUSTEE AND BUSINESS MANAGER

Steamfitters Local Union No. 475 installs high- and low-pressure piping systems, that carry hot water, steam, air, or other liquids or gases needed for industrial production or other uses in industrial and commercial facilities. They lay out, fabricate, and assemble pipes from drawings, blueprints and specifications. The members of Local 475 also install piping for heating and cooling systems. Pipefitters work both inside and out on new construction projects as well as on maintenance and renovation job sites.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKERS: AMY MESSLER AND HAMILTON SILVA
PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: JOSEPH SERZAN



Board of Fire Commissioners Fire District No. 4 Piscataway

“Peapack-Gladstone Bank is a great bank. I like how responsive and attentive our private bankers are. They check in with me just enough to make me feel comfortable and confident about the way my team and I handle District 4’s finances. The personal service and attention PGB provides gives all of us peace of mind so that we can concentrate on protecting our community.”

EDWARD MCDERMOTT, PRESIDENT OF THE FIRE COMMISSIONERS

The Board of Fire Commissioners Fire District No. 4 Piscataway provides fire protection to all citizens and property located in the district. Through incident response, public education, and Emergency Medical Services (EMS), they provide the residents and businesses of Fire District No. 4 Piscataway with the highest quality of service possible, consistent with the prudent utilization of public funds. Fire District No. 4 Piscataway is dedicated to respect, integrity, leadership, accountability, and ensuring that their volunteer firefighters are properly trained and equipped to serve the community.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKERS: AMY MESSLER AND HAMILTON SILVA



Marcy Syms

“It is always such a pleasure to work with Peapack-Gladstone Bank. They are so responsive and incredibly supportive. My elderly mother and my sister live in Florida for much of the year, and it is invaluable to me to have a bank that can manage all of our financial affairs with care and genuine concern for our well-being.”

MARCY SYMS, PRESIDENT, SYMS FOUNDATION AND TPD GROUP, LLP

Marcy Syms is the former CEO of Syms Corp, a pioneer in off-price retail apparel stores located throughout the Northeastern and Middle Atlantic Regions, which was founded by her late father Sy Syms in 1958. Ms. Syms was President and Trustee of the Syms Foundation since its inception, and is a founding board member of the Sy Syms School of Business at Yeshiva University. In 2012, she founded TPD Group, LLP, a multi-generational succession-planning consultancy for private companies. She also serves as an independent director for other for-profit and not-for-profit organizations.

PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: PETER WALLBURG

A photograph of a rustic wooden building with a shingled roof. A wooden sign with the word 'THEATRE' in bold, black, serif capital letters is mounted on the wall. The building has a large, dark doorway. In the foreground, there are green bushes with small red berries. A semi-transparent dark blue banner is overlaid across the middle of the image, containing the text 'INVESTED IN OUR COMMUNITY' in white, sans-serif capital letters. The overall scene is brightly lit, suggesting daytime.

THEATRE

INVESTED IN OUR COMMUNITY



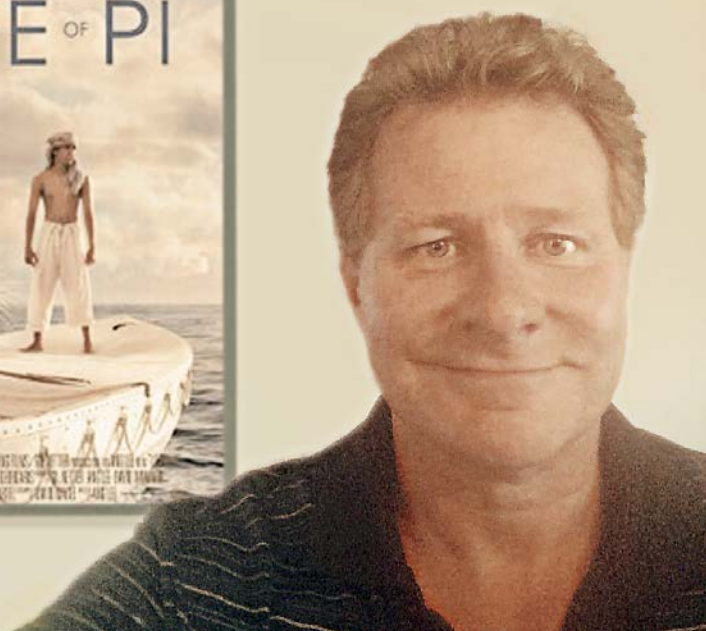
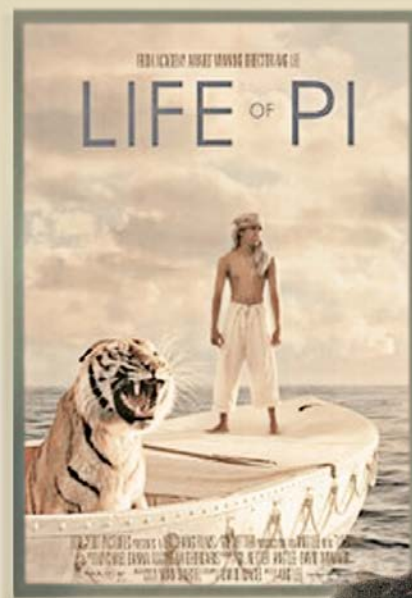
Novitium

“With the support of Peapack-Gladstone Bank we have been able to invest in cutting-edge research and development, manufacturing, and go-to market methods to advance affordable healthcare in communities across the United States. Our relationship is personal, and my bankers are client-focused and resolute.”

CHAD GASSERT, CHIEF EXECUTIVE OFFICER

Novitium is a privately-held pharmaceutical company based in East Windsor, New Jersey, who believes every person should have access to affordable healthcare. They have set out to develop cost effective pharmaceuticals in markets that would benefit the most. Their team is comprised of highly experienced and proven scientists, engineers and executives, serving pharmacists and patients alike, by meeting the demand for affordable prescription options.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: GLENN CARROLL



David Magee

“The entertainment business can be unpredictable, and my income as a screenwriter can vary greatly from year-to-year. It’s reassuring to know that the financial advisors at Peapack-Gladstone Bank have designed an investment plan for me that is flexible enough to take that unpredictability into account while investing in my family’s future.”

DAVID MAGEE, SCREENWRITER

David Magee is a screenwriter whose films include “Life of Pi” and “Finding Neverland,” which both received numerous American and British Academy Award nominations including those for Best Adapted Screenplay and Best Film. Most recently, he has written the musical “Mary Poppins Returns” for Disney. Directed by Rob Marshall (“Chicago”), with songs by Marc Shaiman and Scott Wittman (“Hairspray”), the film stars Emily Blunt, Lin-Manuel Miranda, Colin Firth and Meryl Streep. It will be released on Christmas Day, 2018.

PEAPACK-GLADSTONE BANK WEALTH PRIVATE BANKER: PETER WALLBURG



Visiting Nurse Association of Somerset Hills

“Peapack-Gladstone Bank has been a loyal and responsive business partner to the VNA of Somerset Hills for over 22 years. Their staff provides honest and professional guidance, as well as exceptional customer service. Importantly, we value Peapack-Gladstone Bank’s commitment to give back to the community and have often been the beneficiary of the Bank’s employee volunteer efforts. We are pleased to have Peapack-Gladstone Bank as part of our business team.”

DAN POWELL, PRESIDENT AND CHIEF EXECUTIVE OFFICER

For over 113 years, the nonprofit, Visiting Nurse Association (VNA) of Somerset Hills, has provided home care and community health services to residents of Morris and Somerset Counties. Recognized as one of the top home care agencies in the United States by HomeCare Elite® and rated 4-stars for quality by the Centers for Medicare and Medicaid, the VNA of Somerset Hills offers the privacy, comfort and convenience of receiving medical and personal care services in the patient’s home, often with shorter recovery times. VNA services, which are often covered by Medicare and private insurance, include home health care, hospice and palliative care, an Adult Day Center, caregiver support and community wellness programs.

PEAPACK-GLADSTONE BANK RETAIL PRIVATE BANKER: ANA RISOLI



Friendwell Management USA, LLC

“We believe each customer is important and that every member of the Friendwell team contributes to the success of our company. Peapack-Gladstone Bank has a similar mindset. Our banker is professional, respectful and sincere. He always puts our needs first and is not afraid to bring additional team members to the conversation when he sees an opportunity to provide a better solution. Our relationship with PGB is a true partnership and team effort.”

PARTH PANDYA, CHIEF INVESTMENT OFFICER

Friendwell Management USA, LLC specializes in the acquisition and management of income-producing real estate such as shopping centers, office buildings and hotels, that are primarily located in the Northeastern United States. Their transactions are financed through capital partners, investment bankers and income from their properties. Friendwell believes in upholding a sustainable balance by keeping its customers, employees and owners happy, with a core emphasis on revenue management and sales, controlling expenses and quality assurance.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: GLENN CARROLL

A close-up photograph of several hands of different skin tones (dark brown, light brown, and fair) stacked together in a circular formation. The hands are wearing various business attire, including a blue checkered shirt, a grey suit jacket, a dark blue suit jacket, and a black suit jacket. The background is blurred, showing more of the people and their clothing. The text "ONE TEAM" is overlaid in the center in a white, sans-serif font.

ONE TEAM



Dobco, Inc.

“We have a fully-comprehensive relationship with Peapack-Gladstone Bank which began in 2017. They handle virtually all our banking needs from treasury management and deposits to credit and wealth management. Our relationship is built on mutual trust and a respect for providing the right solutions along with an unparalleled experience. I appreciate the attention Peapack-Gladstone Bank provides Dobco and the value and perspective they bring to my business.”

DANIEL MLADENOVIC, PRESIDENT

Dobco, Inc. (Dobco) is an established multifaceted general contractor and real estate development organization headquartered in Northern New Jersey. Dobco’s team provides reliable and exceptional quality as a full-service general contractor and construction management company. Dobco specializes in new building construction projects; from ground up, to renovation and building additions, design-build projects and development projects. Dobco has successfully completed over one billion dollars in the construction of: municipal, federal, institutional, office, industrial, retail and mixed-use projects throughout New Jersey, as well as the Tri-State Region. They continue to prudently focus on setting the pace for the future, by emphasizing high standards on quality and value, to ensure they deliver to their clients a state-of-the-art building project. These, along with Dobco’s competitive pricing strategy, provide cost saving opportunities, timely project completion and quicker occupancy for customers. Their investment decisions are based on their past successful experiences, enhancing their vision of the future.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: STUART VORCHEIMER

A portrait of Mark Fleischer, Chief Executive Officer of Physicians World. He is a middle-aged man with short, graying hair, smiling at the camera. He is wearing a dark suit jacket over a light blue button-down shirt. His arms are crossed. The background is dark and out of focus, with a vertical wooden panel visible on the right side.

Physicians World

“Physicians World initiated its relationship with Peapack-Gladstone Bank in 2015. At that time, we had a unique problem to solve for, given that we were a subsidiary of a larger organization and had decided to go on our own. Most banks won’t consider former parent company history, but Peapack-Gladstone Bank did and provided us with the necessary financing to accomplish our goal. They worked with us to understand our circumstances, and they were able to think outside the box. We have a truly successful relationship because we are partners.”

MARK FLEISCHER, CHIEF EXECUTIVE OFFICER

Physicians World, based in Lyndhurst, New Jersey, is a leading provider of speakers bureau services, technology and compliance solutions to the pharmaceutical industry. They pride themselves on balancing the people, process and technology required to deliver a high-quality service to their clients. The industry that Physicians World operates in is highly regulated, and there is tremendous focus by the high-caliber employees to ensure all services meet all the strict compliance standards.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKER: FRANK D’ALTO



Alfred Sanzari Enterprises

“Not only is Peapack-Gladstone Bank one of our banks of choice, they are also a tenant at our Glenpointe complex in Teaneck. The relationship has expanded over the years as we’ve gotten to know our private bankers personally and realized how dedicated they, and the Bank, are to the success of the Alfred Sanzari Enterprises business. We are like minded in values and share a commitment to integrity and transparency, which is essential in a quality banking relationship.”

RYAN SANZARI, CHIEF OPERATING OFFICER

Headquartered in Hackensack, New Jersey, Alfred Sanzari Enterprises is a multigeneration, family-owned and -managed business and one of New Jersey’s premier real estate developers, owners and managers of commercial, residential and hospitality real estate. The organization continues to strategically expand and diversify its industry-leading portfolio through both development and acquisitions. The company prides itself on its integrity and is known for the quality design and construction of its buildings, proactive and responsive property management team and outstanding relationships with its tenants.

PEAPACK-GLADSTONE BANK COMMERCIAL PRIVATE BANKERS: LISA GALLO-CONKLIN AND DEBORAH HEINS



Newburg Egg

“I was introduced to Peapack-Gladstone Bank through a colleague that I trust. We were looking for a loan that better complemented our model and a bank that had the expertise to understand our business more intimately. We also needed a quick turnaround for year-end planning and a smooth process. This bank delivered. Our relationship is relatively new, but we’ve had a great experience so far. I feel confident that I can look to Peapack-Gladstone Bank for my future needs and that they will provide the advice and solutions that make sense for me and for my business.”

MOSES GOLDSTEIN, OWNER

Newburg Egg supplies farm fresh premium egg products to bakeries, distributors, food manufacturers and food service teams through its family-owned, automated, state-of-the-art processing facility. The company offers whole eggs, egg whites, egg yolks, blends, egg solids and hard cooked eggs. Expert production and quality assurance groups oversee the breaking, processing and packaging of all Newburg Egg products which are monitored by USDA inspectors and are certified OU Kosher. Newburg Egg packages all products to meet production, storage and sanitary requirements. With a crew of courteous drivers, they deliver their products promptly and reliably with a fleet of refrigerated trucks and tankers. Newburg Egg knows that the foundation of its business and its most important asset is its customers. Newburg Egg offers attentive, dependable service—together with the highest quality product—to every customer, every time.

PEAPACK-GLADSTONE BANK PRIVATE BANKER: PHILIP J. BOWERS, IV



WE ARE GENEROUS
IN OUR FINANCIAL
SUPPORT OF LOCAL
ORGANIZATIONS.





INVESTED IN OUR
COMMUNITIES

Living Our Core Principles

We proactively reinvest in the Communities with the greatest needs. We encourage volunteerism, supporting organizations valued by our employees and clients. We are generous in our financial support of local organizations. We partner with local businesses and institutions to help them succeed. We are proud to be known and recognized—locally and nationally—for our community involvement.

OVER **1,200** HOURS
OF COMMUNITY SERVICE

235+
ORGANIZATIONS
SUPPORTED

OVER **\$313,000** IN
CHARITABLE DONATIONS



Alzheimer's Association Greater New Jersey Chapter • American Cancer Society • American Foundation for Suicide Prevention • American Friends of Reuth Medical & Life Care Centers Inc. • American Red Cross • **AMERICA'S GROW-A-ROW** • Anderson House • Arc of Hunterdon County • Arc of Somerset County • Basking Ridge Babe Ruth League • Bedminster Charities Golf Classic • Bedminster Township Board of Education • Bedminster Township PTO • Bernards High School Home & School Association • Bernardsville Library Foundation • Bernardsville High School Football Club • Big Brothers Big Sisters of Mercer County • Bladder Cancer Advocacy Network • Blink Now Foundation • Borough of Califon • Borough of Chatham • Borough of Peapack & Gladstone • Borough of Peapack & Gladstone Happy Rockers • Boy Scouts of America Troop #228 • Califon Fire Department • Califon First Aid Squad • Calvary Chapel of Old Bridge • Cancer Support Community Central New Jersey • Central Jersey Housing Resource Center Corporation • Chai Lifeline Inc. • Chatham Historical Society • Chatham-Madison Kiwanis Club • Chester Lions NJ Charitable Foundation Inc. • Chester PBA Local 315 • Chester PTO • Chester-Long Valley Rotary • Church of St. Jean Baptiste • Clean Ocean Access • Clinton Guild Inc. • CohnReznick Foundation • Community Foundation of New Jersey • Congregation Birchas Chaim Inc. • Daytop Village of New Jersey Inc. • Domestic Abuse & Sexual Assault Crisis Center • Dress for Success Morris County • Drew University • ECLC of New Jersey • Educational Foundation of the Chesters • Ellie Reynolds ALS Foundation • Employment Horizons, Inc. • ERA Queen City Realty • Essex Fox Hounds • Eva's Village, Inc. • Everas Community Services Inc. • Far Hills Race Meeting Association • Fellowship Senior Living • First Night Morris Inc. • Fisher House • Foundation for Morristown Medical Center • Foundation for University Hospital • Freedom House Foundation • Friends of Kemmerer Library Inc. • Friends of Princeton Charter School • Friends of San Lucas • Friends of the Shelter, Inc. • Gill St. Bernards School • Gladstone Equestrian Association • Great Swamp Watershed • Greater New York Councils Boy Scouts of America • Greater Newark Enterprises





Corporation • Green Village Fire Department • **HABITAT FOR HUMANITY NEWARK, INC.** • Harding Land Trust • High Bridge Athletic Association • High Bridge Fire Department • Hillsborough High School Ice Hockey Club • Holland Christian Home • Housing Partnership • Jersey Battered Women's Service, Inc. • Jewish Community Housing Corporation • Jewish Family & Children's Services • Jewish Federation of Somerset, Hunterdon & Warren Counties, Inc. • **JUNIOR ACHIEVEMENT OF NEW JERSEY** • Kathleen Academy of Dance • Knights of Columbus Parcells Council #2086 • Lake Drive Educational Foundation for Deaf & Hard of Hearing Children • Leaders for Life • Make-A-Wish Foundation of New Jersey, Inc. • **MATHENY SCHOOL AND HOSPITAL** • Mayo Performing Arts Center • Medical Needs Foundation • Mendham Borough Home and School Association • Mendham Borough School District • Mendham High School Football Boosters Club • Mendham Township PBA Local #384 • Metropolitan Mortgage Officers Society • Metropolitan YMCA of the Oranges • Montclair State University • Morris County 4H Association • **MORRIS HABITAT FOR HUMANITY** • **MORRISTOWN COMMUNITY SOUP KITCHEN AND OUTREACH CENTER** • Mountain View School • Music in the Somerset Hills • New Jersey Chamber of Commerce Foundation Inc. • New Jersey Citizen Action Education Fund • Newark Mentoring Movement • Newark Public Schools • NewBridge Services • NJ State Troopers NCO Association Foundation • NJAA Charitable Fund • North Hunterdon Education Foundation • Ohr Somayach International Inc. • Our Lady of Perpetual Help Church • Paper Mill Playhouse • Partnership for Maternal & Child Health of Northern NJ • Patriot PAWS Service Dogs • Peapack-Gladstone Fire Company Inc. • Plainfield Grassroots Community Development Corp. • Police Unity Tour • Portfolio Evaluations • Pottersville Volunteer Fire Company • Premier Community Development Corp. • Princeton Regional COC • Puertorriquenos Asociados for Community Org. (PACO) • Puppies Behind Bars Inc. • Purnell School • Radiant Suns Community Athletic Productions • Raritan Headwaters •





RARITAN VALLEY HABITAT FOR HUMANITY • Rawhide Rescue • Rescue Mission of Trenton • Resolution for Others Foundation • River Town Film Festival, Inc. • Robert Wood Johnson University Hospital • Ronald McDonald House Charities • Roots & Wings Foundation • Rotary Club of the Mendhams • Rothman Institute—Fairleigh Dickinson University • Rutgers the State University • Sacred Heart University • Salvation Army • Senior Resource Center of NJ • Somerset County Business Partnership • Somerset County Park Foundation • Somerset Hills Board of Education • Somerset Hills Ice Hockey Association • Special Olympics of New Jersey • Special Operations Warrior Foundation • Springpoint Foundation, Inc. • St. Bartholomew the Apostle Church • **ST. HUBERT'S ANIMAL WELFARE CENTER** • St. Joseph's School • St. Mark the Evangelist Church • St. Patrick's Day Parade of Morris County • Suburban Chamber of Commerce • Summit Junior Fortnightly Club • Susan G. Komen Central and South Jersey Affiliate • SWIM, Inc. • Teams for Kids Foundation, Inc. • Tewksbury First Aid & Rescue Squad • Tewksbury Historical Society • Tewksbury Township Public Library Association • Tewksbury Trail Association • The Paul Jackson Fund • The Presbyterian Church at Pluckemin • The Seeing Eye, Inc. • Thomas Edison State University Foundation • Tri County Scholarship Fund • Trilogy Repertory • Union County Economic Development Corporation • Union County Fatherhood Initiative Coalition Inc. • United Way of Hunterdon County • **UNITED WAY OF NORTHERN NEW JERSEY** • Urban League of Essex County • Vantage Health System Inc. • **VISITING NURSE ASSOCIATION OF SOMERSET HILLS** • Washington Township Community Events Organization • Watchung Hills Elks No. 885 • West Morris Soccer Club • Willowood Foundation • Woman's Club of Tewksbury Township • Woodland School • Wounded Warrior Project



Our Products and Solutions Delivered Through Our Talented Team



ALL BANKING SHOULD BE PRIVATE BANKING

WEALTH MANAGEMENT*

Peapack-Gladstone Bank's Wealth Management division is comprised of a number of business units and subsidiaries that, collectively, provide comprehensive financial, tax, fiduciary and investment advice to individuals, families, privately-held businesses, family offices, and not-for-profit organizations.

- PGB Private Wealth Management (Bedminster, Princeton, Morristown and Teaneck, NJ)
- Wealth Management Consultants (Morristown, NJ)
- PGB Trust and Investments of Delaware (Greenville, DE)
- Murphy Capital Management (Gladstone, NJ) an SEC-Registered Investment Advisory firm and subsidiary of Peapack-Gladstone Bank
- Quadrant Capital Management (Fairfield, NJ) an SEC-Registered Investment Advisory firm and subsidiary of Peapack-Gladstone Bank

THOROUGH THESE DIVISIONS AND SUBSIDIARIES, WE ADVISE ON AND PROVIDE:

- Discretionary Investment Management Services—both proprietary investment management as well as access to

high-quality third-party investment managers in UMA or SMA accounts

- Short Term Liquidity and Treasury Management Solutions
- Trust and Fiduciary Services
- Retirement, Cash Flow, Wealth Preservation and Wealth Transfer Strategies
- Custodial and Safekeeping Services
- Estate Settlement Solutions as Executor, Co-Executor or Agent for Executor
- Personal and Fiduciary Tax Accounting, Advice, Planning
- Insurance Planning
- Cash Flow and Retirement Planning
- Tax Return Preparation, Advice and Planning
- Planning and Advice on a variety of complex issues for public-company executives including: retirement plan issues, stock option strategies, deferred compensation plans, and, the tax and financial aspects of employment contracts
- Mortgage Lending and Banking Solutions

• *Residential Financing for Primary and Secondary*

Residences and for Investment Properties

- *Lines of Credit Secured by Marketable Securities*
- *Interest Only Loan Programs*
- *Structured Credit Accommodations*
- *A full suite of checking and money market deposit accounts*

*Securities and mutual funds are not FDIC insured, are not obligations of or guaranteed by Peapack-Gladstone Bank, and may involve investment risk, including possible loss of principal.

BROKERAGE SERVICES THROUGH PGB FINANCIAL SERVICES**

From college savings and retirement planning, to estate planning and income tax reduction strategies, we offer the financial tools that can help you plan and save for tomorrow through LPL Financial. Member FINRA/ SIPC.

- Annuities
- Brokerage
- Exchange Traded Funds
- Investment Review
- Long-Term Care
- Mutual Funds
- Retirement Accounts

- Tax Advantage Accounts

** Securities and insurance products offered through LPL Financial and its affiliates.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured By Any Government Agency	

COMMERCIAL PRIVATE BANKING

COMMERCIAL BANKING

Advice-Led approach that includes:

- Value Added Financing for Short-, Medium- and Long-Term Requirements
- Customized Structured Financings Based on Asset Based and/or Enterprise Value
- State of the Art Treasury and Cash Management Solutions
- Assistance with Developing Legacy Objectives
- Development of Succession Plans
- Evaluation of Debt Capacity

CORPORATE ADVISORY GROUP

Advice-Led approach that includes:

- Mergers and Acquisitions Advisory Support
- Evaluation and Assistance with Accessing Alternative Capital Markets



- Evaluation of Strategic Alternatives to Maximize Shareholder Value while Achieving Ownership's Financial and Non-Monetary Goals and Objectives
- Provide Independent, Unbiased and Objective Advice to Middle Market Companies and Their Owners

COMMERCIAL REAL ESTATE

- Multi-Family Lending
- Investment Property Lending: Multi-Tenanted—Office, Medical, Retail and Industrial Properties
- Small Business Administration —SBA Preferred Lender
 - SBA 7(a) Loans
 - SBA Express Program
 - SBA 504 Loan Program

TREASURY MANAGEMENT

- Collection Solutions
 - ACH Origination
 - Integrated Lock-Box
 - Merchant Services
 - Mobile Deposit
 - Remote Deposit
 - Vault Solutions
- Payment Solutions
 - ACH Origination
 - Card Solutions

- Online Bill Pay
- Web Initiated Domestic and Foreign Wire Transfers
- Liquidity and Management Solutions
 - ACH Debit Block
 - Checking Account Sweep
 - Online Escrow Management and IOLTA/IOLA
 - Insured Liquidity Sweep*
 - Online Reporting
 - Positive Pay Fraud Protection
 - Zero Balance Accounts

PEAPACK CAPITAL

Peapack Capital is a subsidiary of Peapack-Gladstone Bank that provides equipment financing and leasing solutions, specializing in large-scale transactions to help our clients' businesses grow and succeed.

INDUSTRY NICHES:

- Transportation—Heavy Duty Trucking, Marine, Business Aviation, Rail, Logistics
- Industrials—Automotive, Utilities, Telecom, Energy, Construction, Chemicals
- Manufacturing—Technology, Machine Tools, Consumer Products Packaging, Plastic Extrusion

- Healthcare—Diagnostic Imaging, Medical Testing, Radiation Therapy, Surgical
- Information Technology—Servers, PCs, Networking Equipment, Switches, Software

PRODUCTS:

- Capital, Synthetic, Operating, TRAC and Split-TRAC Leases
- Taxable and Tax-Exempt Lease Structures
- Capex Financing for New and Used Equipment
- Sale/Leaseback of Existing Equipment
- Secured Term Debt and Balloon Financing Structures

RETAIL PRIVATE BANKING

- Checking, Savings and Money Market Accounts
- Certificates of Deposit
- Mobile Banking with Mobile Deposit
- Online Banking, E-Statements, Bill Pay and Inter Bank Transfers
- Coin Machines
- ATM Banking
- Credit and Debit Cards
- Direct Deposit
- IRA Solutions
- Night Deposit

- Online Check Reorder
- Safe Deposit Boxes
- Consumer Lending
 - Home Equity Fixed-Term Loans
 - Home Equity Lines of Credit
 - Overdraft Lines of Credit
 - Liquid Secured Loans
 - Vehicle Loans
- Mortgage and Retail Lending
 - Private Mortgage Banking Jumbo Products
 - Adjustable-Rate Mortgages
 - Fixed-Rate Mortgages
 - Affordable Housing Loan Program

+ Funds participating in the PGB Insured Liquidity Sweep Account are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions carefully before depositing money into the program and for other important customer disclosures of information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited, and notify your bank immediately if you do not want to allocate funds to a particular bank or banks.

Member FDIC



Executive Leadership



DOUGLAS L. KENNEDY
President and
Chief Executive Officer*
(908) 719-6554
dkennedy@pgbank.com



JOHN P. BABCOCK
Senior Executive Vice President
President of Private Wealth
Management
(908) 719-3301
jbabcock@pgbank.com



JEFFREY J. CARFORA
Senior Executive Vice President
Chief Financial Officer*
(908) 719-4308
jcarfora@pgbank.com



ANTHONY V. BILOTTA, JR.
Executive Vice President
Director of Retail Banking
(908) 306-4266
abilotta@pgbank.com



LISA P. CHALKAN
Executive Vice President
Chief Credit Officer
(908) 719-6552
lchalkan@pgbank.com



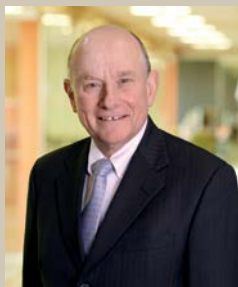
ROBERT R. COBLEIGH
Executive Vice President
President of Peapack Capital
(201) 285-6201
rcobleigh@pgbank.com



TIMOTHY E. DOYLE
Executive Vice President
Chief Risk Officer
(908) 306-8820
tdoyle@pgbank.com



ROBERT A. PLANTE
Executive Vice President
Chief Operating Officer
(908) 470-3329
rplante@pgbank.com



TODD M. POLAND
Executive Vice President
General Counsel*
(908) 443-5386
tpoland@pgbank.com



THOMAS J. ROSS, JR.
Executive Vice President
President of Wealth
Management Consultants
(908) 719-4312
tross@pgbank.com



KEVIN RUNYON
Executive Vice President
Chief Information Officer,
(908) 306-8060
krunyon@pgbank.com



VINCENT A. SPERO
Executive Vice President
Head of Commercial
Real Estate
(908) 719-6556
vspero@pgbank.com



ERIC H. WASER
Executive Vice President
Head of Commercial Banking
(908) 470-6149
ewaser@pgbank.com

*Denotes a holding company officer.

Senior Officers

AND OFFICERS

JEFFREY FISHER
Chairman
Quadrant Capital Management
(973) 276-0831
jfisher@qcm.us

JAMES KEARNEY
President and Chief Compliance Officer
Quadrant Capital Management
(973) 276-0832
jkearney@qcm.us

JOHN J. MURPHY
President
Murphy Capital Management
(908) 719-6430 x1
johnm@murphycapital.com

RONALD ANDERSEN
Senior Managing Director
(908) 719-4327
randersen@pgbank.com

JAN BARKLEY
Senior Vice President
(908) 306-8596
jbarkley@pgbank.com

DELIA BASS-DANDRIDGE
Senior Managing Director
(609) 807-5563
ddandridge@pgbank.com

KEVIN BEISSWENGER
Senior Managing Director
(201) 285-6149
kbeisswenger@pgbank.com

KEVIN J. BODNAR
Senior Managing Director
(908) 470-3321
kbodnar@pgbank.com

PHILIP J. BOWERS, IV
Senior Managing Director
(908) 719-4307
pbowers@pgbank.com

MARTIN J. BRADY
Senior Managing Director
(908) 306-4279
mbrady@pgbank.com

PATRICK R. BROCKER
Senior Managing Director
(908) 719-6548
pbrock@pgbank.com

THOMAS BROWER
Senior Managing Director
(609) 807-5562
tbrower@pgbank.com

SHERYL L. CAPPA
Senior Vice President
(908) 719-4310
cappa@pgbank.com

JAMES CAULFIELD
Senior Managing Director
(609) 807-5568
jcaulfield@pgbank.com

KAREN M. CHIARELLO
Senior Vice President
(908) 470-3320
chiarello@pgbank.com

LISA CIAMPI
Senior Vice President
(201) 285-6212
lciampi@pgbank.com

KAROL CIECHANOWSKI
Senior Managing Director
(201) 285-6138
kciechanowski@pgbank.com

DAVID COLLUM
Senior Managing Director
(908) 280-3608
dcollum@pgbank.com

GLENN CORBITT
Senior Managing Director
(908) 306-8815
gcorbitt@pgbank.com

JOHN E. CREAMER
Senior Managing Director
(908) 470-6402
creamer@pgbank.com

FRANK H. D'ALTO
Senior Managing Director
(908) 470-6411
fdalto@pgbank.com

CATHERINE M. DENNING
Senior Managing Director
(908) 470-6416
cdenning@pgbank.com

TERESE GARDENIER
Senior Managing Director
(201) 685-6200
tgardenier@pgbank.com

CHRISTIAN GAUDIOSO
Senior Vice President
(201) 285-6154
cgaudioso@pgbank.com

MICHAEL J. GIACOBELLO
Senior Vice President
(908) 719-4320
giacobello@pgbank.com

ANDREW GLATZ
Senior Managing Director
(908) 470-3339
aglatz@pgbank.com

THOMAS P. HANRAHAN
Senior Managing Director
(201) 285-6143
thanrahan@pgbank.com

DEBORAH M. HEINS
Senior Managing Director
(908) 719-6546
dheins@pgbank.com

MAUREEN E. HEMHAUSER
Senior Vice President
(908) 280-3609
mhemhauser@pgbank.com

RICHARD JOHNSTON
Senior Vice President
(201) 285-6230
rjohnston@pgbank.com

JOHN KOWAL
Senior Vice President
(908) 306-8077
jkowal@pgbank.com

JOE W. KWOK
Senior Managing Director
(908) 719-6430 x6
joek@murphycapital.com

CECELIA T. LARDIERI
Senior Vice President
(908) 719-4326
clardieri@pgbank.com

CAROLYN LARKE
Senior Managing Director
(973) 470-6404
clarke@pgbank.com

DANIEL J. LEARY, III
Senior Managing Director
(908) 719-4331
dleary@pgbank.com

LAWRENCE LEVINE
Senior Vice President
(908) 306-4243
llevine@pgbank.com

PETER J. LEWIS
Senior Managing Director
(908) 719-6430 x2
peterl@murphycapital.com

LAURIE LIEBERS
Senior Managing Director
(908) 719-4302
lliebers@pgbank.com

MARC R. MAGLIARO
Senior Managing Director
(908) 306-8823
mmagliaro@pgbank.com

DIANE MAKOUJY
Senior Vice President
(908) 306-8589
dmakoujy@pgbank.com

CHRISTOPHER S. MCMANUS
Senior Vice President
(908) 552-5573
cmcmanus@pgbank.com

LORETTA MOYLAN
Senior Vice President
(908) 470-6407
lmoylan@pgbank.com

CAMERON S. MURPHY
Senior Managing Director
(908) 719-6430 x8
cameron@murphycapital.com

DAVID NUNEZ
Senior Vice President
(908) 306-8593
dnunez@pgbank.com

WENDY O'REE
Senior Managing Director
(908) 470-3326
woree@pgbank.com

DENISE M. PACE-SANDERS
Senior Vice President
(908) 470-3322
dpaced@pgbank.com

GARY T. PANCOAST
Senior Managing Director
(908) 306-8068
gpancoast@pgbank.com

ROBERT V. PUCCIO
Senior Managing Director
(917) 580-2407
rpuccio@pgbank.com

MARK L. ROBINSON
Senior Vice President
(201) 285-6206
mrobinson@pgbank.com

FRANK ROSSI
Senior Vice President
(908) 719-4309
frossi@pgbank.com

DAVID SANTOM
Senior Vice President
(201) 285-6213
dsantom@pgbank.com

ALLISON SARDO
Senior Vice President
(201) 285-6214
asardo@pgbank.com

JOSEPH E. SERZAN
Senior Managing Director
(908) 719-3304
jserzan@pgbank.com

ANNE M. SMITH
Senior Managing Director
(908) 470-6400
asmith@pgbank.com

DENNIS J. SMITH
Senior Vice President
(201) 285-6204
dsmith@pgbank.com

JAMES S. STADTMUELLER
Senior Managing Director
(908) 719-4315
stadtmueller@pgbank.com

GLENN STRAFFI
Senior Vice President
(908) 470-6413
gstraffi@pgbank.com

FRANK STRIPLIN
Senior Vice President
(706) 869-9002
fstriplin@pgbank.com

MJ SULLY
Senior Managing Director
(908) 306-8819
mjsully@pgbank.com

MARY BETH SWEENEY
Senior Vice President
(201) 285-6228
msweeney@pgbank.com

WILSON TAM
Senior Vice President
(201) 285-6150
wtam@pgbank.com

ERIK VADEIKA
Senior Managing Director
(908) 306-8812
evadeika@pgbank.com

STUART VORCHEIMER
Senior Managing Director
(201) 285-6153
svorcheimer@pgbank.com

KIM M. WALDRON
Senior Managing Director
(908) 306-8096
kwaldron@pgbank.com

GARY WALKER Senior Managing Director (201) 285-6169 gwalker@pgbank.com	NICOLE BONANNO Managing Director (973) 276-0838 nbonanno@qcm.us	MARK FOX Managing Director (908) 208-3606 mfox@pgbank.com	CATINA HOOD Managing Director (908) 470-6416 chood@pgbank.com	DENNIS R. MAGARRO Vice President (508) 630-2139 dmagarro@pgbank.com
PETER WALLBURG Senior Managing Director (908) 719-3306 pwallburg@pgbank.com	ANNA CALLES Vice President (908) 429-9980 acalles@pgbank.com	LAUREN FRANZONI Vice President (908) 280-3605 lfranzoni@pgbank.com	JAMES R. HOUSMAN Managing Director (908) 719-3313 jhouzman@pgbank.com	ANNETTE F. MALANGA Vice President (908) 719-3309 malanga@pgbank.com
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MANAL ABESKARON Vice President (908) 306-8829 mabeskaron@pgbank.com	DAVID CLERKIN Vice President (908) 280-3607 dclerkin@pgbank.com	CHERYL GASKINS Vice President (908) 719-3318 cgaskins@pgbank.com	VALERIE L. KODAN Vice President (908) 719-4317 kodan@pgbank.com	SCOTT A. MARSHMAN Managing Director (908) 470-3323 marshman@pgbank.com
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CANDIDA R. ALMEIDA Vice President (908) 719-6557 calmeida@pgbank.com	MELVIN CRUZ Vice President (201) 285-6209 mcruz@pgbank.com	DENISE GOETTING Vice President (973) 543-9630 dgoetting@pgbank.com	SARAH A. KRIEGER Managing Director (908) 306-8811 skrieger@pgbank.com	KELLY MCCORMICK Managing Director (908) 470-3331 kmccormick@pgbank.com
KAREN ALVARADO Vice President (201) 685-6178 kalvarado@pgbank.com	MICHAEL D'ANTUONO Vice President (908) 280-3617 mdantuono@pgbank.com	MARIA GONCALVES Vice President (973) 377-4914 mgoncalves@pgbank.com	JOHN J. LEE Managing Director (908) 306-8817 johnl@pgbank.com	EDWARD MCNASBY Managing Director (201) 285-6136 emcnasby@pgbank.com
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RICHARD B. BARFUSS Vice President (908) 470-3328 rbarfuss@pgbank.com	MARJORIE A. DZWONCZYK Vice President dzweczyk@pgbank.com (908) 719-6558	GLENN C. GUERIN Vice President (908) 719-3316 guerin@pgbank.com	FRANK LIM Vice President (201) 285-6141 flim@pgbank.com	AMY A. MESSLER Vice President (908) 757-2598 messler@pgbank.com
GEORGETTE BARNES Vice President (908) 273-0077 gbarnes@pgbank.com	JENNIFER EDDY Vice President (201) 285-6220 jeddy@pgbank.com	AUDREY E. GUNTER Vice President (908) 719-6549 agunter@pgbank.com	AMY M. LONG Vice President (908) 719-3300 along@pgbank.com	HEATHER MOSKAL Vice President (973) 543-9630 hmoskal@pgbank.com
DREW BERGSTRESSER Vice President (201) 285-6155 dbergstresser@pgbank.com	CATHERINE FEDOR Vice President (609) 807-5566 cfedor@pgbank.com	HEATHER HENDRY Vice President (908) 306-8094 hhendry@pgbank.com	DEENAH LOPINTO Vice President (908) 210-2746 dlopinto@pgbank.com	NANCY A. MURPHY Vice President (908) 306-8084 nmurphy@pgbank.com
LISA K. BERRY Managing Director (302) 255-1506 lberry@pgbank.com	WARREN FERDINAND Vice President (908) 306-8581 wferdinand@pgbank.com	MICHAEL E. HERRMANN Managing Director (908) 719-3303 herrmann@pgbank.com	JAMES LUCARELLI Vice President (908) 306-8085 jlucarelli@pgbank.com	JANINE MURTHA Vice President (908) 306-4244 jmurtha@pgbank.com

THOMAS W. MYERS
Managing Director
(908) 719-6430 x9
tomm@murphycapital.com

DAVID ODDO
Vice President
(201) 285-6221
doddo@pgbank.com

DAVID C. O'MEARA
Vice President
(908) 719-3310
o'meara@pgbank.com

LINDA OSTERMAN
Vice President
(908) 719-4325
losterman@pgbank.com

ANTHONY D. PASCULLI
Managing Director
(908) 306-8813
apasculli@pgbank.com

JILL PETRORO
Managing Director
(201) 285-6170
jpetroro@pgbank.com

CHRISTOPHER P. POCQUAT
Vice President
(908) 470-3330
pocquat@pgbank.com

KYLE PORCELLI
Managing Director
(908) 306-4261
kporcelli@pgbank.com

ANA P. RIBEIRO
Vice President
(908) 719-6551
anar@pgbank.com

DIANE M. RIDOLFI
Vice President
(908) 306-8062
ridolfi@pgbank.com

JANET RIINA
Vice President
(908) 719-6430 x3
janr@murphycapital.com

PETER RIPPA
Vice President
(973) 635-8522
prippa@pgbank.com

ANA RISOLI
Vice President
(973) 455-0742
arisoli@pgbank.com

LIZA M. ROSENZWEIG
Managing Director
(908) 719-3308
lrosenzweig@pgbank.com

CHRIS ROZEWSKI
Vice President
(908) 306-8078
crozewski@pgbank.com

ROY SALLEY, II
Managing Director
(201) 285-6137
rsalley@pgbank.com

KATE SANT' ANGELO
Vice President
(908) 876-5728
ksantangelo@pgbank.com

GREGORY SAWICKI
Managing Director
(908) 719-4323
gsawicki@pgbank.com

PATRICIA K. SAWKA
Managing Director
(908) 470-6403
sawka@pgbank.com

VICTORIA SCALERA
Vice President
(908) 719-4318
scalera@pgbank.com

DOMINIC SEDICINO
Vice President
(908) 306-8076
dsedicino@pgbank.com

GERALDINE SEGARS
Vice President
(908) 470-3332
gsegars@pgbank.com

HAMILTON SILVA
Vice President
(908) 470-6409
hsilva@pgbank.com

TENZIN SISON
Vice President
(908) 281-1032
tsison@pgbank.com

ADAM SKILLIN
Vice President
(908) 719-6553
askillin@pgbank.com

RENEE SKURATON
Vice President
(908) 306-8584
rskuraton@pgbank.com

BRIAN STEVENS
Vice President
(908) 439-3291
bstevens@pgbank.com

JOHN W. TARVER
Vice President
(908) 306-4268
jtarver@pgbank.com

LATOSHA TAYLOR
Vice President
(908) 470-3337
ltaylor@pgbank.com

BRIAN TESSEYMAN
Managing Director
(973) 276-0830
btesseyman@qcm.us

MICHAEL VERGURA
Vice President
(201) 685-6216
mvergura@pgbank.com

MARGARET O. VOLK
Vice President
(908) 719-6541
volk@pgbank.com

LINDA WALZ
Managing Director
(201) 285-6171
lwalz@pgbank.com

MARY BETH WATKINS-IODICE
Vice President
(908) 303-7178
mwatkins@pgbank.com

PAMELA WINSKI
Vice President
(908) 306-8091
pwinski@pgbank.com

JOAN S. WYCHULES
Vice President
(908) 879-8601
wychules@pgbank.com

TAMMY ZOCH
Vice President
(908) 766-8925
tzoch@pgbank.com

OFFICERS

Eric Brommer
Alexandra A. Buono
Andrea Burkey
Sayer Cook
Rita Cuyegkeng
Andrea Farruggio
David Fullam
Kerline B. Gourdet
Jennifer Greenwood
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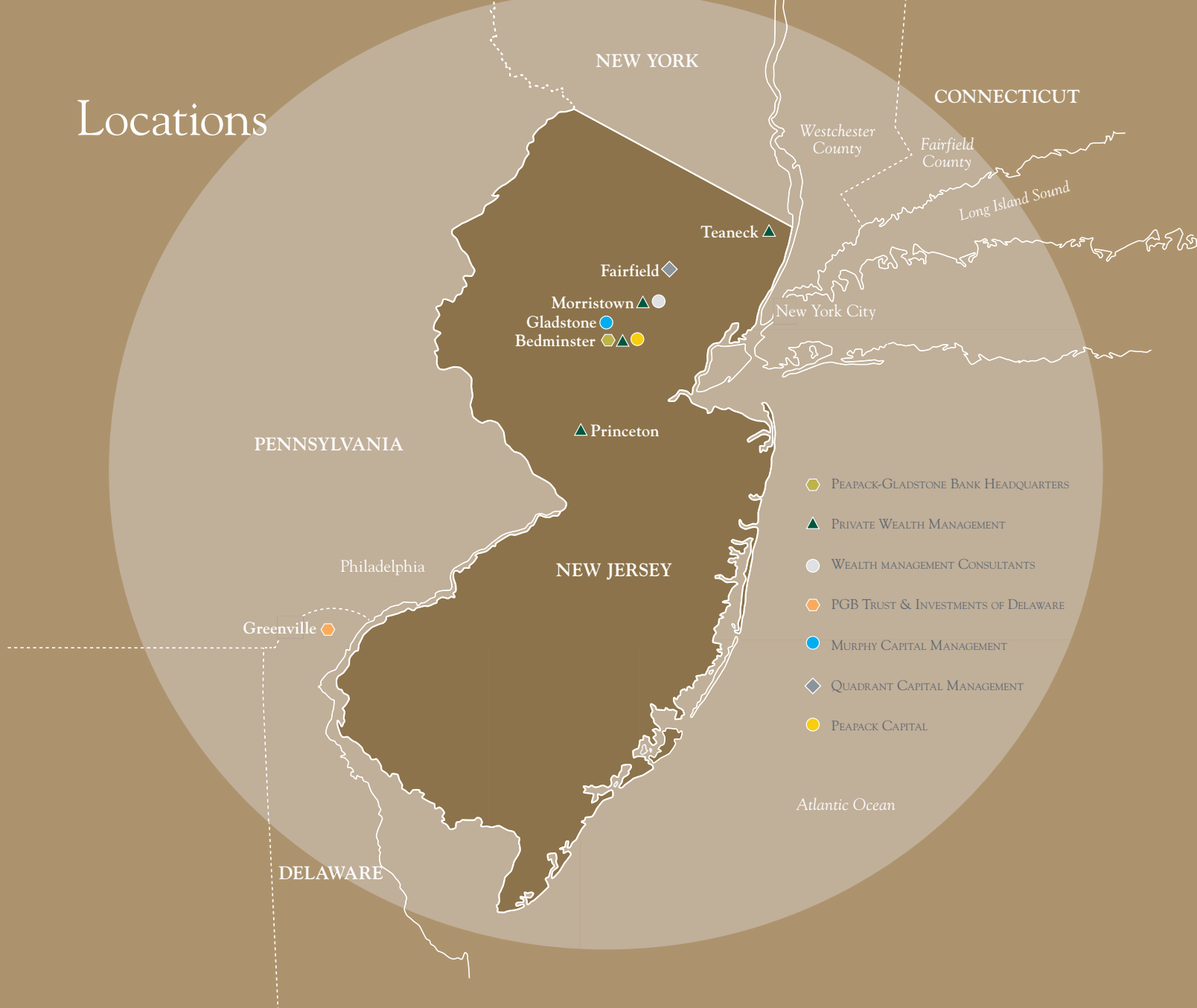
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Corporate Address

500 Hills Drive, Suite 300
Bedminster, NJ 07921
(908) 234-0700
www.pgbank.com

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Peapack-Gladstone Financial
Corporation common stock is
traded on the NASDAQ Global
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Independent Registered Public Accounting Firm

Crowe Horwath LLP
345 Eisenhower Parkway,
Suite 2050
Livingston, NJ 07039-1025

Transfer Agent

Computershare

*Shareholder correspondence
should be mailed to:*
Computershare
P.O. Box 505000
Louisville, KY 40233

Overnight correspondence should be sent to:

Computershare
462 South 4th Street,
Suite 1600
Louisville, KY 40202
(800) 368-5948

Shareholder Relations

Jeffrey J. Carfora, Senior Executive
Vice President and Chief
Financial Officer
(908) 719-4308
jcarfora@pgbank.com

Todd M. Poland, Executive Vice
President, General Counsel and
Corporate Secretary
(908) 443-5386
tpoland@pgbank.com

Mary E. Donovan, Vice President,
Director of Executive
Administration and Assistant
Corporate Secretary
(908) 719-3319
mdonovan@pgbank.com

Participation in our Dividend
Reinvestment Plan (DRP) is a
convenient and easy way to
purchase shares of PGC at a
discount to market and with no
commissions. To sign up for our
DRP, call the Investor Relations
Department of Computershare at
800-368-5948 or visit
www.computershare.com.

Annual Meeting

The Annual Meeting of
Shareholders of Peapack-
Gladstone Financial Corporation
will be held on May 9, 2018 at
10:00 a.m. at Peapack-Gladstone
Bank Headquarters, 500 Hills
Drive, Bedminster, NJ.



PEAPACK-GLADSTONE FINANCIAL CORPORATION

500 Hills Drive, Suite 300
Bedminster, NJ 07921
(908) 234-0700
www.pgbank.com