

Sustainability Accounting Standards Board

(SASB) 2025 Disclosure

OceanFirst Financial Corp. (OCFC) is committed to reporting in alignment with leading Environmental, Social and Governance (ESG) frameworks, to ensure that our disclosures are consistent with best practices and are informative to our stakeholders. OCFC has completed the index below, which includes Sustainability Accounting Standards Board (SASB) standards for the financial sector related to our business: Commercial Banks. All information referenced is as of, or for the year ending, December 31, 2025. We believe the Company's ESG efforts will evolve over time and, therefore, we will continue to review our reporting materials and update future documents such as the Form 10-K, proxy statement, and annual report to describe the Company's initiatives to identify and manage our sustainability activities.

In some cases, information may not be disclosed within the index below if it is not considered material or may be confidential or is not currently collected by the Company according to the standards of the SASB metrics. At OceanFirst Bank, OceanFirst small business is defined as clients with revenue under \$1 million.

SUSTAINABILITY DISCLOSURE TOPICS & ACCOUNTING METRICS

Topic	Accounting Metric	SASB Code	Response/Source
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	Not currently disclosed, see introductory comments above. If material breaches occur disclosure would be provided in the Company's 10-K.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Not currently disclosed, see introductory comments above.
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	Not currently disclosed, see introductory comments above.
	(1) Number and (2) amount of past-due and non-accrual loans to qualified programs to promote small business and community development	FN-CB-240a.2	Not currently disclosed, see introductory comments above.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	70,877 accounts with balances of \$711 million in OceanFirst Freestyle Checking products, accounts with no fees for having the account. OceanFirst is not able to track if customers were previously unbanked or underbanked.
	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	FN-CB-240a.4	Not currently disclosed, see introductory comments above.

SUSTAINABILITY DISCLOSURE TOPICS & ACCOUNTING METRICS

Topic	Accounting Metric	SASB Code	Response/Source
Incorporation of Environmental, Social, and Government Factors in Credit Analysis	Description of approach to incorporation of environmental, social and government (ESG) factors in credit analysis.	FN-CB-410a.1	Not currently disclosed, see introductory comments above.
Financed Emissions	Absolute gross financial emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-CB-410b.1	Not currently disclosed, see introductory comments above.
	Gross exposure for each industry by asset class	FN-CB-410b.2	Not currently disclosed, see introductory comments above.
	Percentage of gross exposure included in the financial emissions calculation	FN-CB-410b.3	Not currently disclosed, see introductory comments above.
	Description of the methodology used to calculate financed emissions	FN-CB-410b.4	Not currently disclosed, see introductory comments above.
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	Not currently disclosed, see introductory comments above. If material losses occur disclosure would be provided in the Company's 10-K.
	Description of whistleblower policies and procedures	FN-CB-510a.2	Code of Ethics and Standards of Personal Conduct Appendix A

SUSTAINABILITY DISCLOSURE TOPICS & ACCOUNTING METRICS

Topic	Accounting Metric	SASB Code	Response/Source
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.2	N/A
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	FN-CB-550a.2	OCFC 2025 Form 10-K pages 45-47

ACTIVITY METRICS

1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	<p>a) Personal checking: 120,653 accounts = \$2.1 billion</p> <p>Personal savings: 50,735 accounts = \$931 million</p> <p>(b) Business checking: 26,333 accounts = \$2.8 billion</p> <p>Business savings: 1,434 accounts = \$49 million</p>
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	<p>(a) personal loans: 14,804 = \$3.4 billion</p> <p>(b) small business loans: 692 = \$609 million</p> <p>(c) corporate loans: 6,453 = \$7 billion</p>