Exhibit 99.2

OceanFirst Financial Corp.

1Q 2022 Investor Presentation[1]

April 2022

[1] The 1Q 2022 Investor Presentation should be read in conjunction with the Earnings Release furnished as Exhibit 99.2 to Form 8-K filed with the SEC on April 28, 2022.

Legal Disclaimer

FORWARD LOOKING STATEMENTS.

In addition to historical information, this news release contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, which are based on certain assumptions and describe future plans, strategies and expectations of the Company. These forward-looking statements are generally identified by use of the words “believe,” “expect,” “intend,” “anticipate,” “estimate,” “project,” “will,” “should,” “may,” “view,” “opportunity,” “potential,” or similar expressions or expressions of confidence. The Company’s ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations of the Company and its subsidiaries include, but are not limited to: the impact of the COVID-19 or any other pandemic on our operations and financial results and those of our customers, changes in interest rates, inflation, general economic conditions, levels of unemployment in the Bank’s lending area, real estate market values in the Bank’s lending area, future natural disasters and increases to flood insurance premiums, the current or anticipated impact of military conflict, terrorism or other geopolitical events, the level of prepayments on loans and mortgage-backed securities, legislative/regulatory changes, monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System, the quality or composition of the loan or investment portfolios, demand for loan products, deposit flows, competition, demand for financial services in the Company’s market area, accounting principles and guidelines and the Bank’s ability to successfully integrate acquired operations. These risks and uncertainties are further discussed in the Company’s Annual Report on Form 10-K for the year ended December 31, 2021, under Item 1A - Risk Factors and elsewhere, and subsequent securities filings and should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. The Company does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

NON-GAAP FINANCIAL INFORMATION.

This presentation contains certain non-GAAP (generally accepted accounting principles) measures. These non-GAAP measures, as calculated by the Company, are not necessarily comparable to similarly titled measures reported by other companies. Additionally, these non-GAAP measures are not measures of financial performance or liquidity under GAAP and should not be considered alternatives to the Company's other financial information determined under GAAP. See reconciliations of certain non-GAAP measures included in the Company’s Earnings Release furnished as Exhibit 99.2 to Form 8-K as filed with the SEC on April 28, 2022.

MARKET AND INDUSTRY DATA.

This presentation references certain market, industry and demographic data, forecasts and other statistical information. We have obtained this data, forecasts and information from various independent, third-party industry sources and publications. Nothing in the data, forecasts or information used or derived from third party sources should be construed as advice. Some data and other information are also based on our good faith estimates, which are derived from our review of industry publications and surveys and independent sources. We believe that these sources and estimates are reliable but have not independently verified them. Statements as to our market position are based on market data currently available to us. These estimates involve inherent risks and uncertainties and are based on assumptions that are subject to change.

Strategic and Operational Focus

Outstanding and Proven Growth	Significant top-line revenue growth driven by robust loan and deposit growth.
Efficiency Cost Model Focused on Investment in Technology	Optimized branch network by refocusing spend on technology to enhance our customer experience and operational efficiency.
Efficient Funding Base and Competitive Spreads	NIM continues to trend upward with continued expansion spurred by loan growth, our asset-sensitive balance sheet, and low deposit funding.
Strategic Capital Utilization	Significant stockholder capital returns, minimally dilutive acquisitions, maintaining strong regulatory capital thresholds.

First Quarter 2022 Financial Highlights

Performance Year-over-Year

+11.4%
Core Diluted EPS [1]

+15.5%
Core Diluted PTPP per Share [1, 2]

+8.7%
Core Earnings [1]

+14.0%
Core PTPP [1, 2]

+4.5%
TBV per Share [1]

+25bps
NIM [3]

Performance Quarter-over-Quarter

+$323MM
Deposits

+13.3%
Annualized Deposit Growth

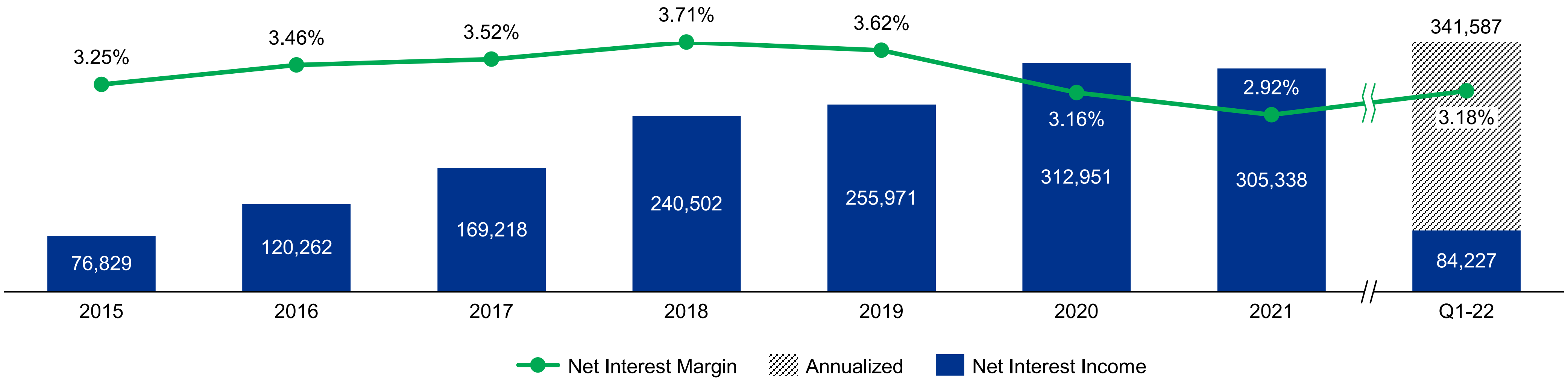
+$486MM
Gross Loans

+22.5%
Annualized Loan Growth

(1) Core metrics exclude merger related expenses, net branch consolidation expenses, net loss/gain on equity investments, and the income tax effect of these items, (collectively referred to as "non-core" items). TBV (tangible book value) per common share excludes goodwill, core deposit intangible, and preferred equity. Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.
(2) PTPP (Pre-tax Pre-provision) excludes the pre-tax "non-core" items along with income tax expense (benefit) and credit loss provision (benefit). Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.
(3) NIM (Net Interest Margin)

Proven Historical Net Interest Income and Loan Growth

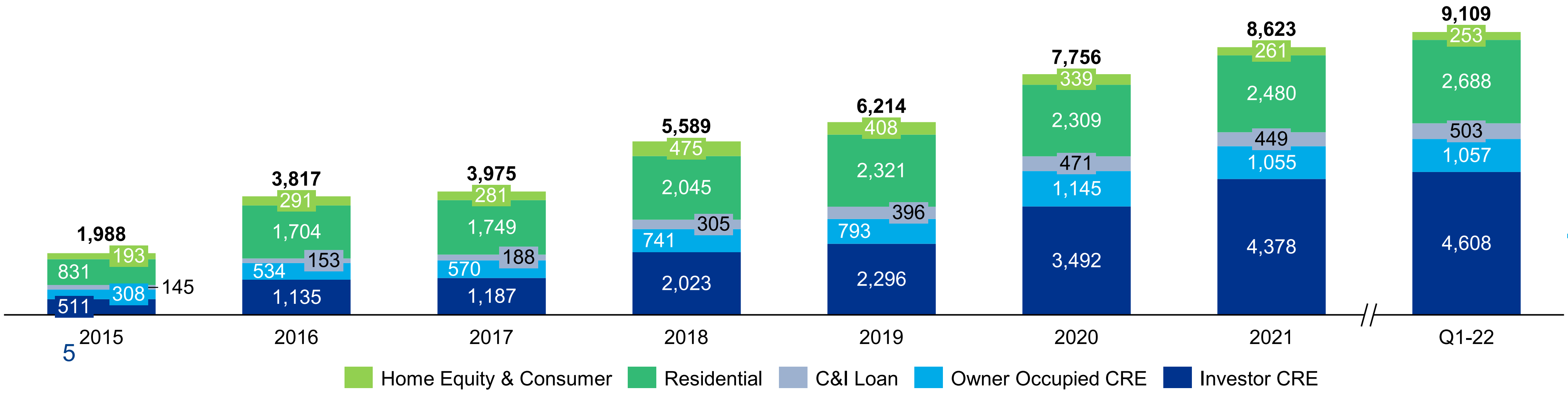
Peer Leading Net Interest Income Growth ($'000)



23.8%

Net Interest Income CAGR

Significant Growth in Commercial Loan Portfolio ($'millions)



21.9%

Owner Occupied CRE / C&I CAGR

42.2%

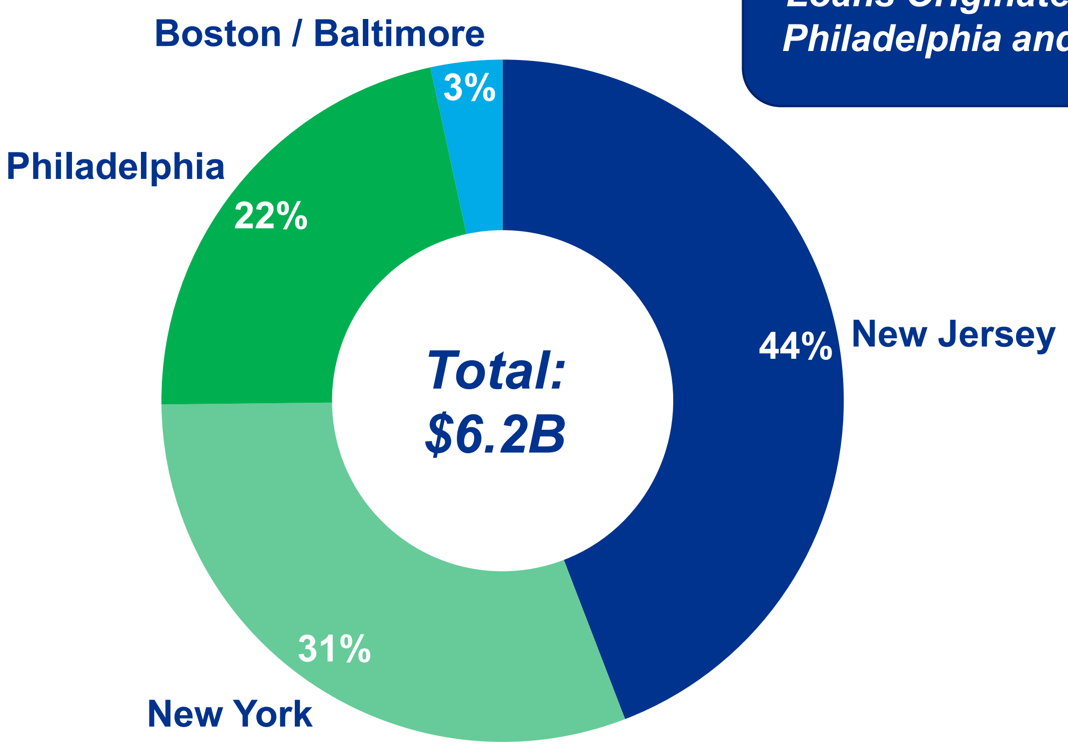
Investor CRE CAGR

OceanFirst

Successful Commercial Loan Growth

Commercial Loans by Geography as of Q1-22

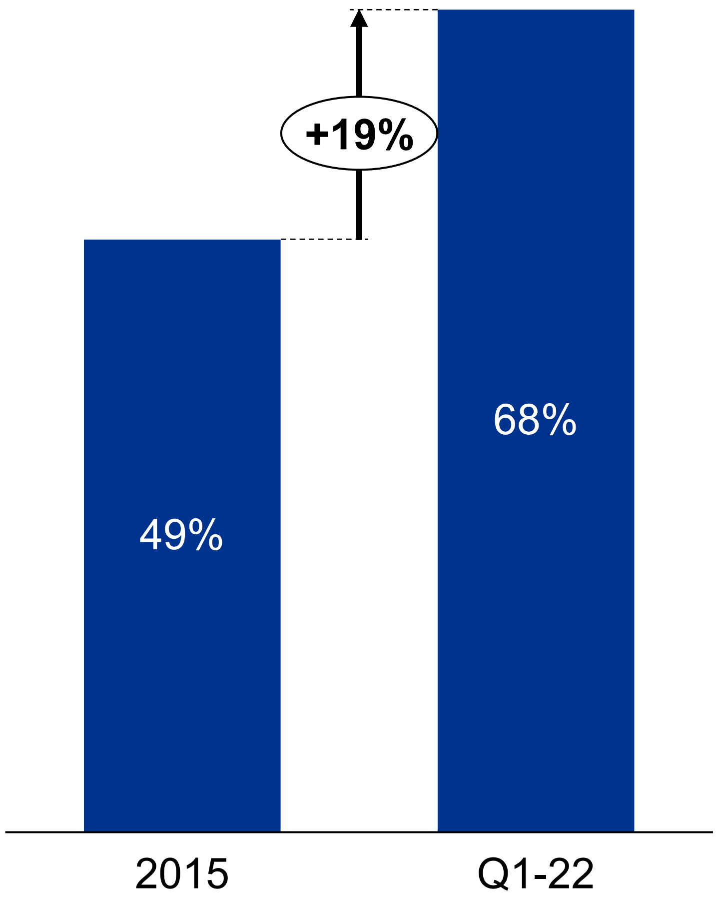
53% of Commercial Loans Originated in Philadelphia and NY



Emphasis on Commercial

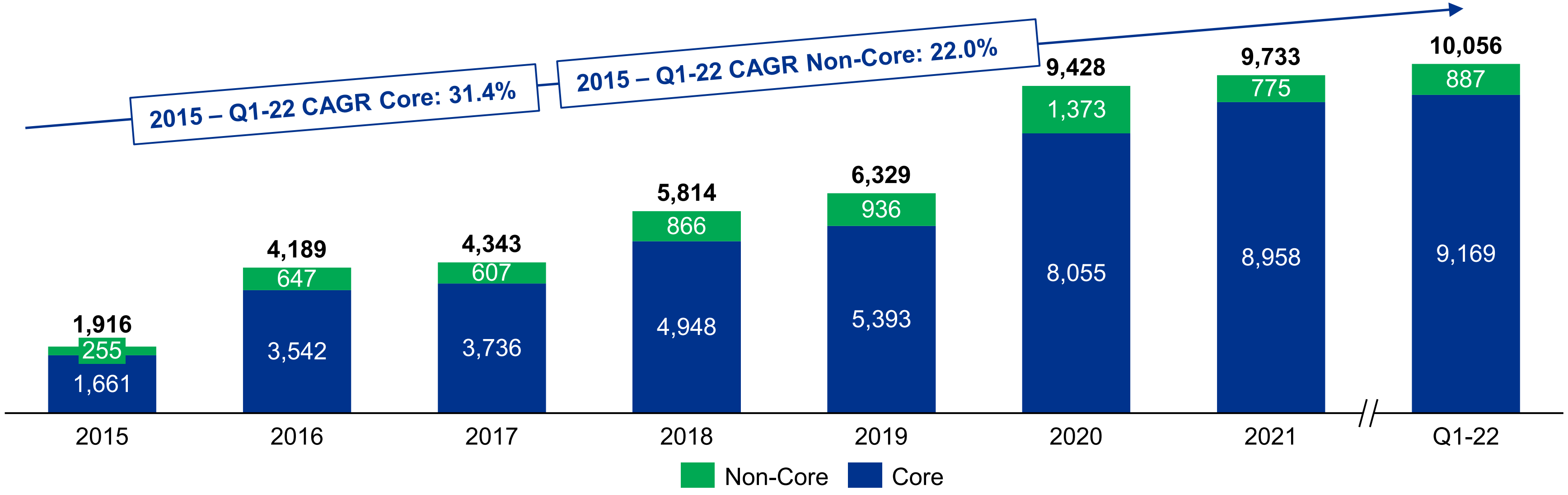
(Commercial % of Loan Portfolio)

Increase of $5.2B in Commercial Loans since 2015



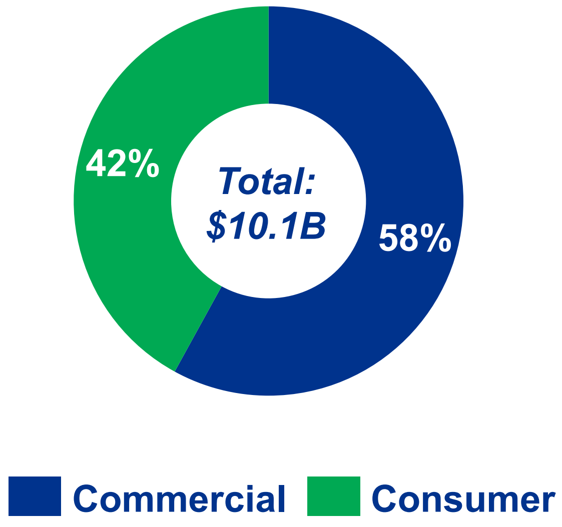
Continued Focus on Growing Core Deposits[1]

Shift Toward Non-Interest Bearing Deposits ($'millions)

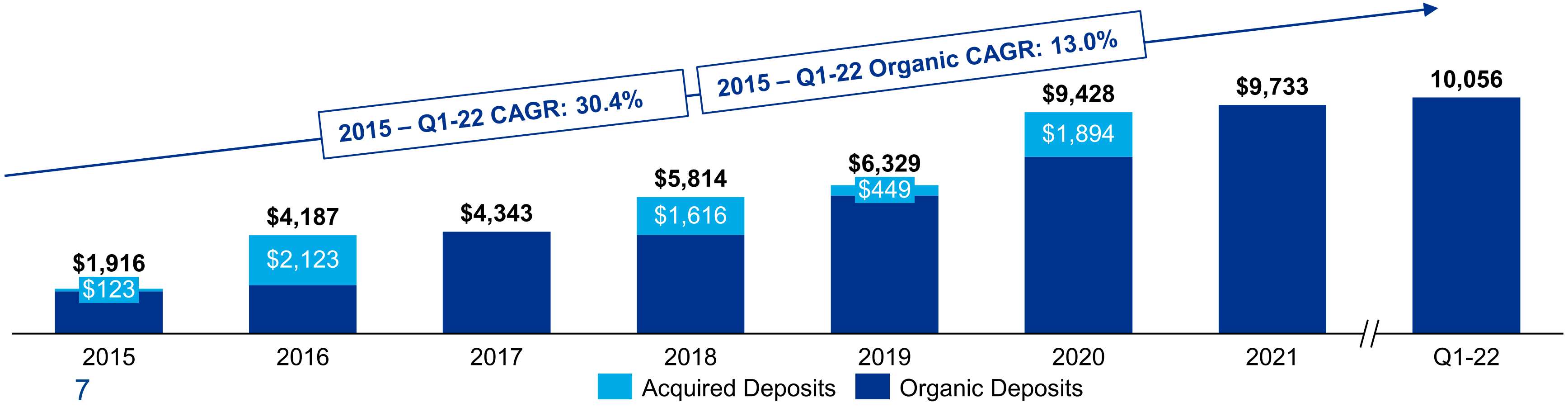


Average Cost of Deposits

	Q1-22
Int. Bearing Checking	0.20%
Money Market	0.16%
Savings	0.03%
Time Deposits	0.77%
Total (incl. non-int bearing)	0.16%



Organic Deposit Growth Bolstered by Acquisitions ($'millions)

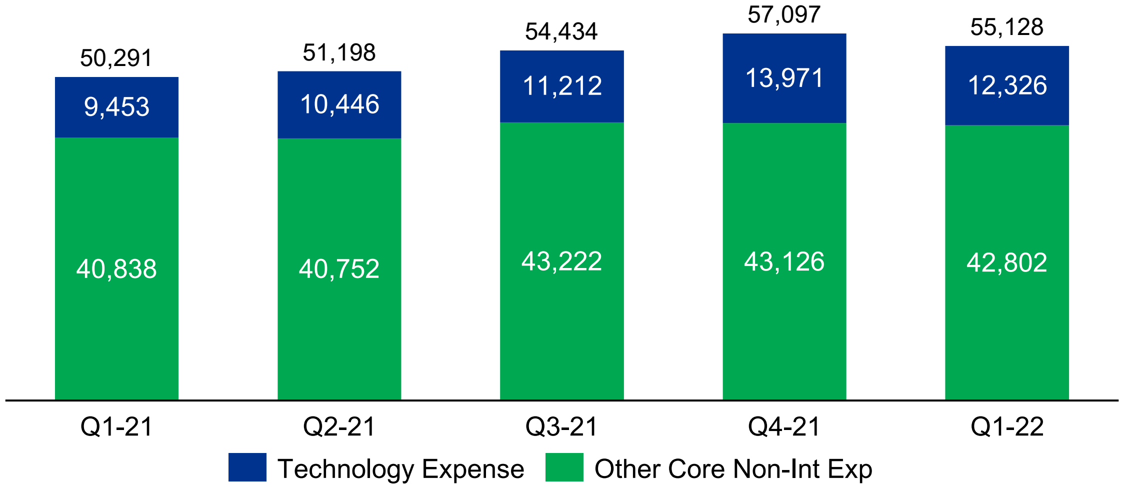


(1) Core deposits represent all deposits less time deposits.

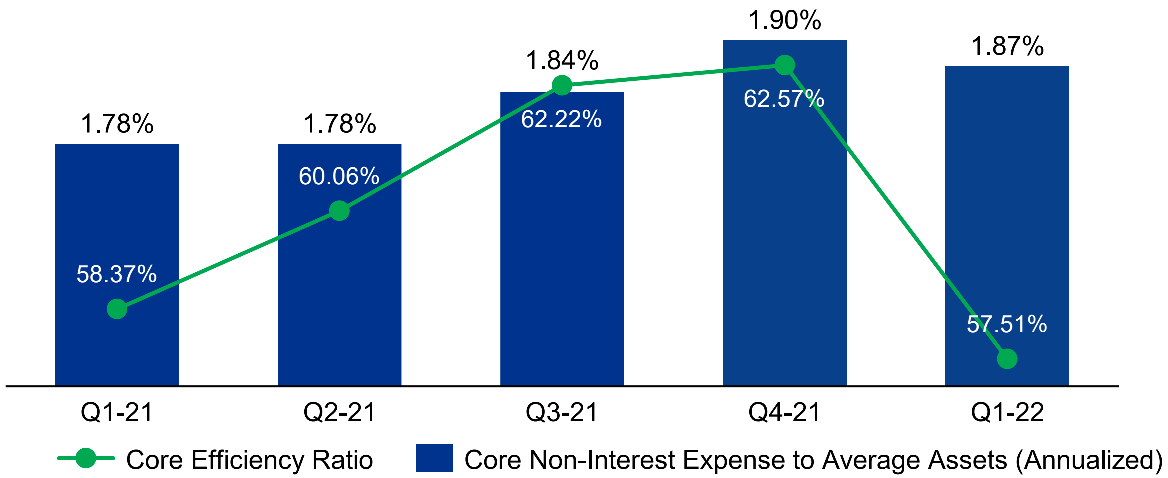
OceanFirst

Expense Discipline and Focused Investment

Core Non-Interest Expense[1] ($'000)



Core Efficiency Ratio[1]



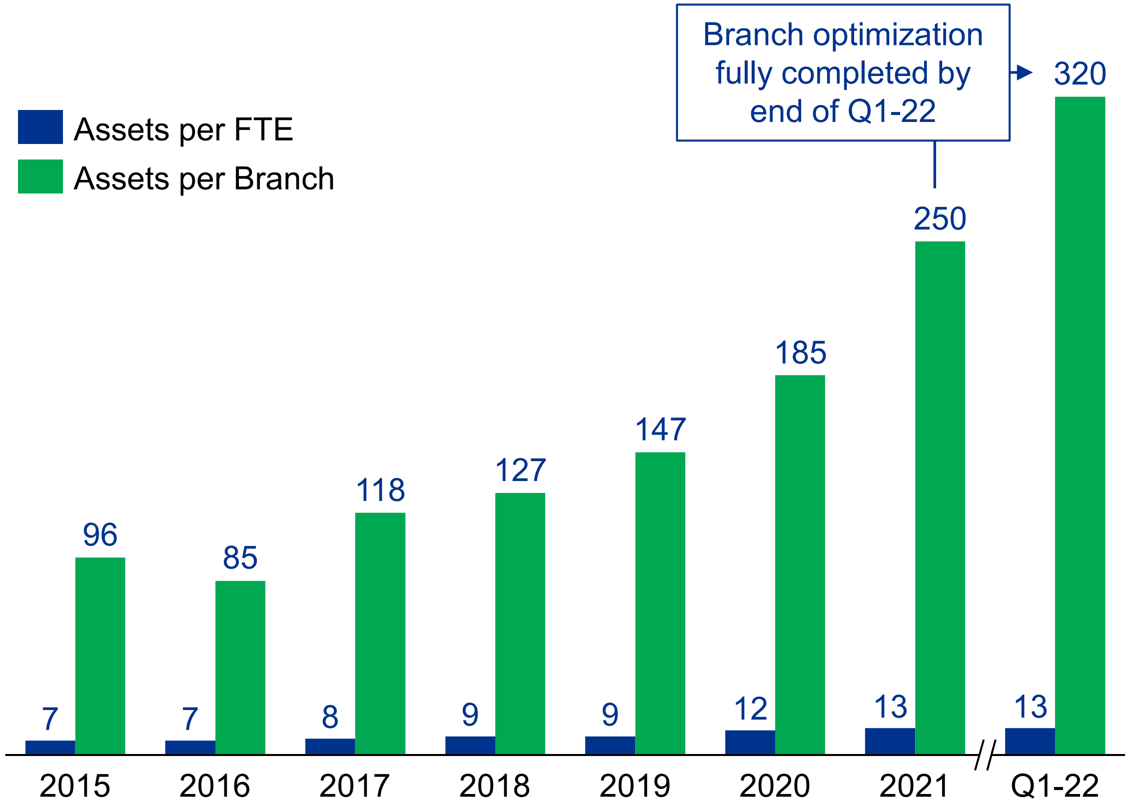
- Q1-22 expenses have moderated from the elevated levels in Q4-21 that were driven by (i) core conversion; (ii) a year-end adjustment to the incentive plan; and (iii) expenses associated with the contribution of additional shares to the ESOP. The branch optimization strategy has also contributed to the reduced level of expenses in Q1-22.
- Technology expense, which represents data processing, communications, and digitally focused departments, accounted for 22.4% of total core non-interest expense in Q1-22. For the full year 2021, these costs accounted for 21.1% of core non-interest expense.

(1) Core metrics exclude merger related expenses, net branch consolidation expenses, and net loss/gain on equity investments. Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.

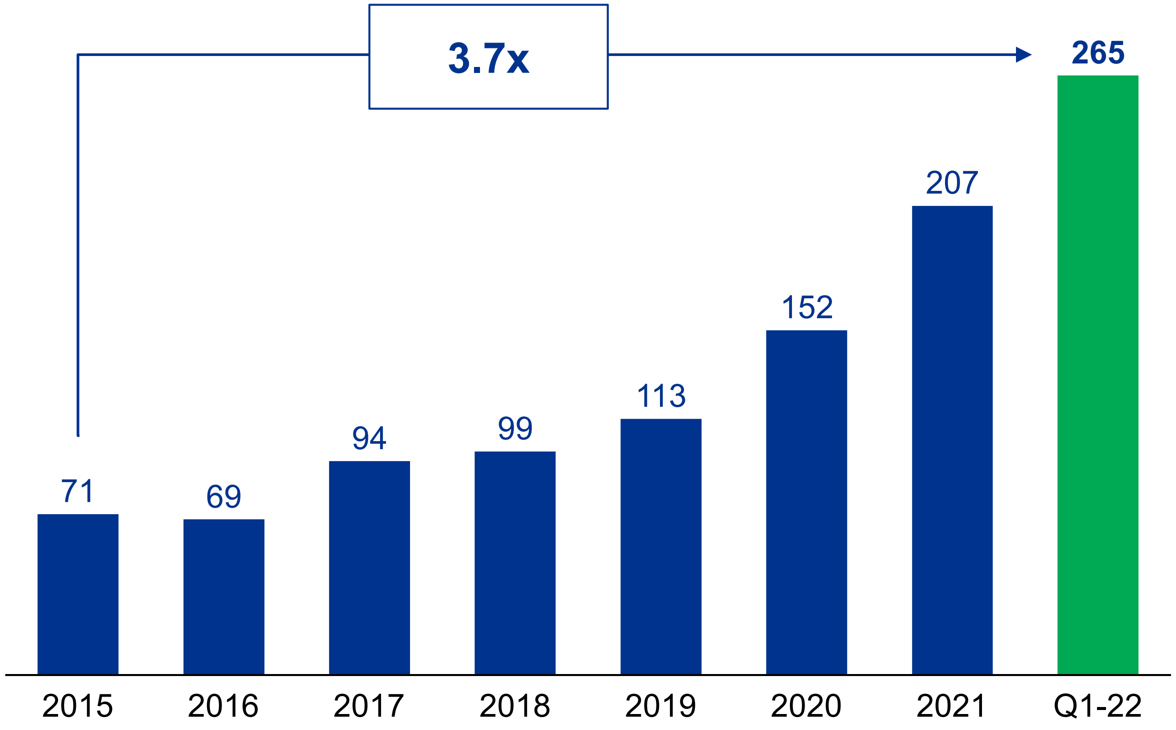
OCEANFIRST

Operational Efficiency

Operating Efficiency ($'millions)



Deposits per Branch ($'millions)



Core Non-interest Expense [1] to Total Avg. Assets (Annualized)

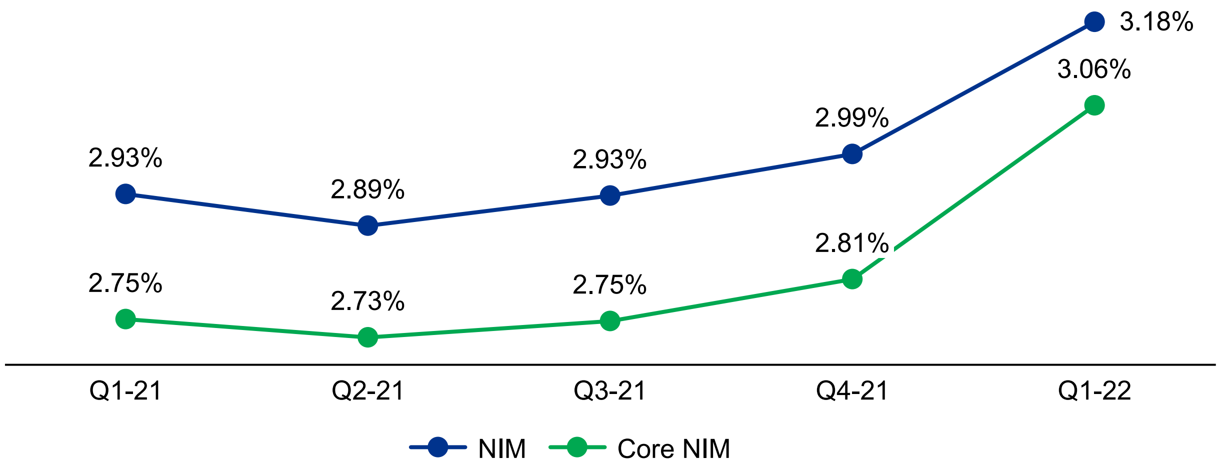
2015 2.39% - - - (52) bps - - - → **Q1-22** 1.87%

(1) Core metrics exclude merger related expenses, net branch consolidation expenses, and net loss/gain on equity investments. Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.

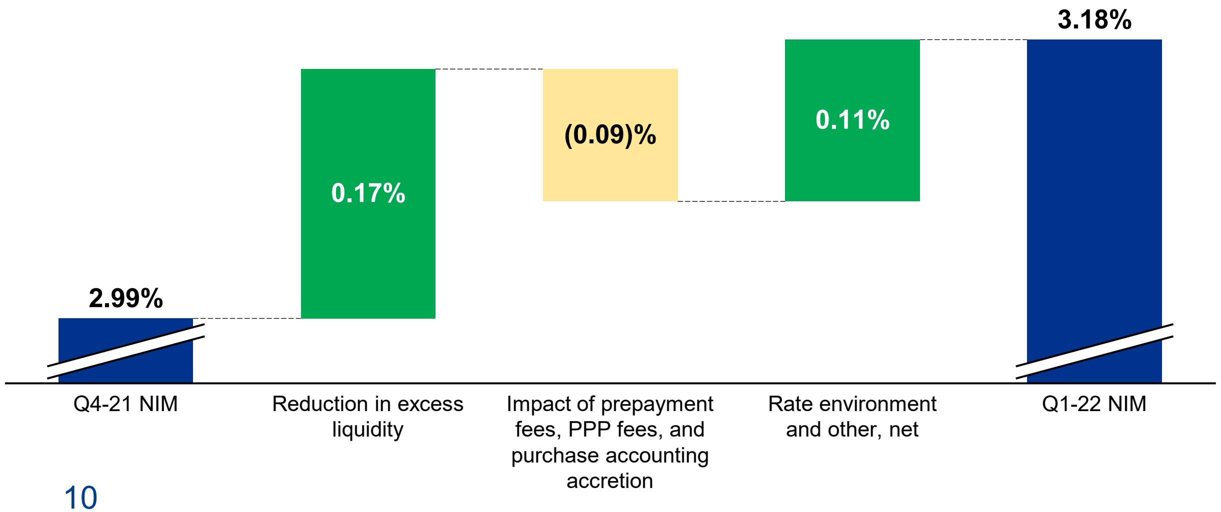
OceanFirst

Growth in Net Interest Margin

Core NIM[1] vs NIM



Q1-22 NIM Bridge



Tailwinds

- Average loan growth since 3Q-21 was ~$460MM and the loan pipeline of $515MM remains strong at March 31, 2022. In addition, end of period loan balances are $269MM higher than average balances for the quarter.
- Loan-to-deposit position provides funding base for future loan growth.
- Asset-sensitive balance sheet well-positioned for rising interest rates.

Headwinds

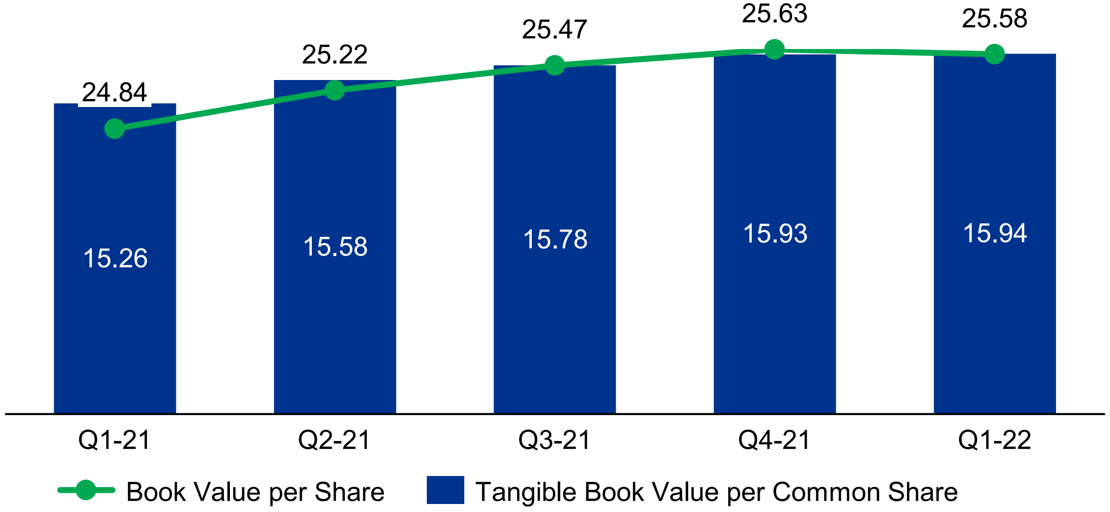
- Competitive market environment as peers compete on rate for quality credit.

OceanFirst

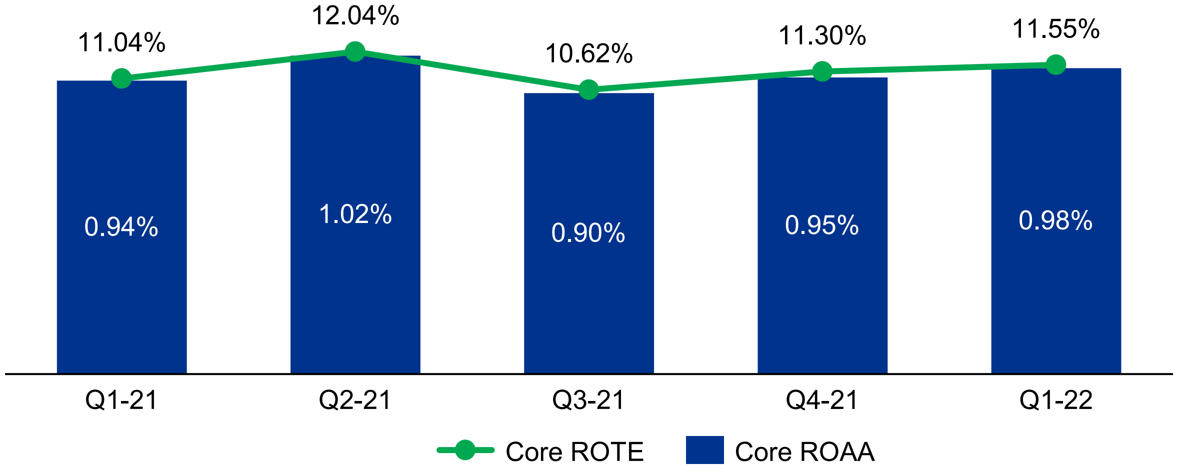
(1) Core NIM excludes purchase accounting and prepayment fee income. Refer to the Earnings Release for additional information.

Generating Consistent and Attractive Returns

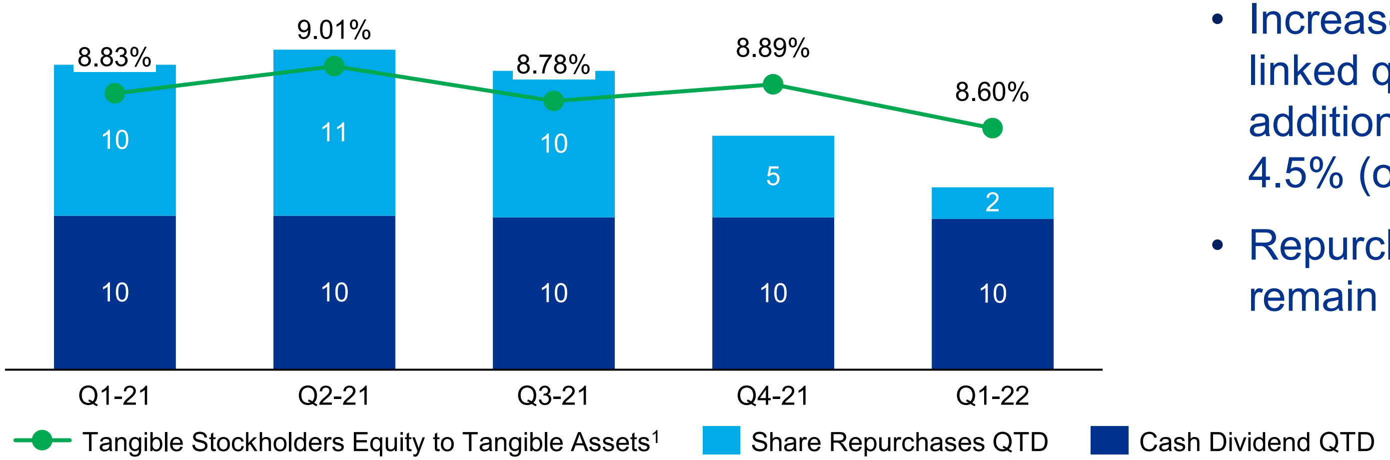
Book Value and Tangible Book Value per Common Share[1]



Core ROAA and ROTE[1]



Capital Management ($'millions)



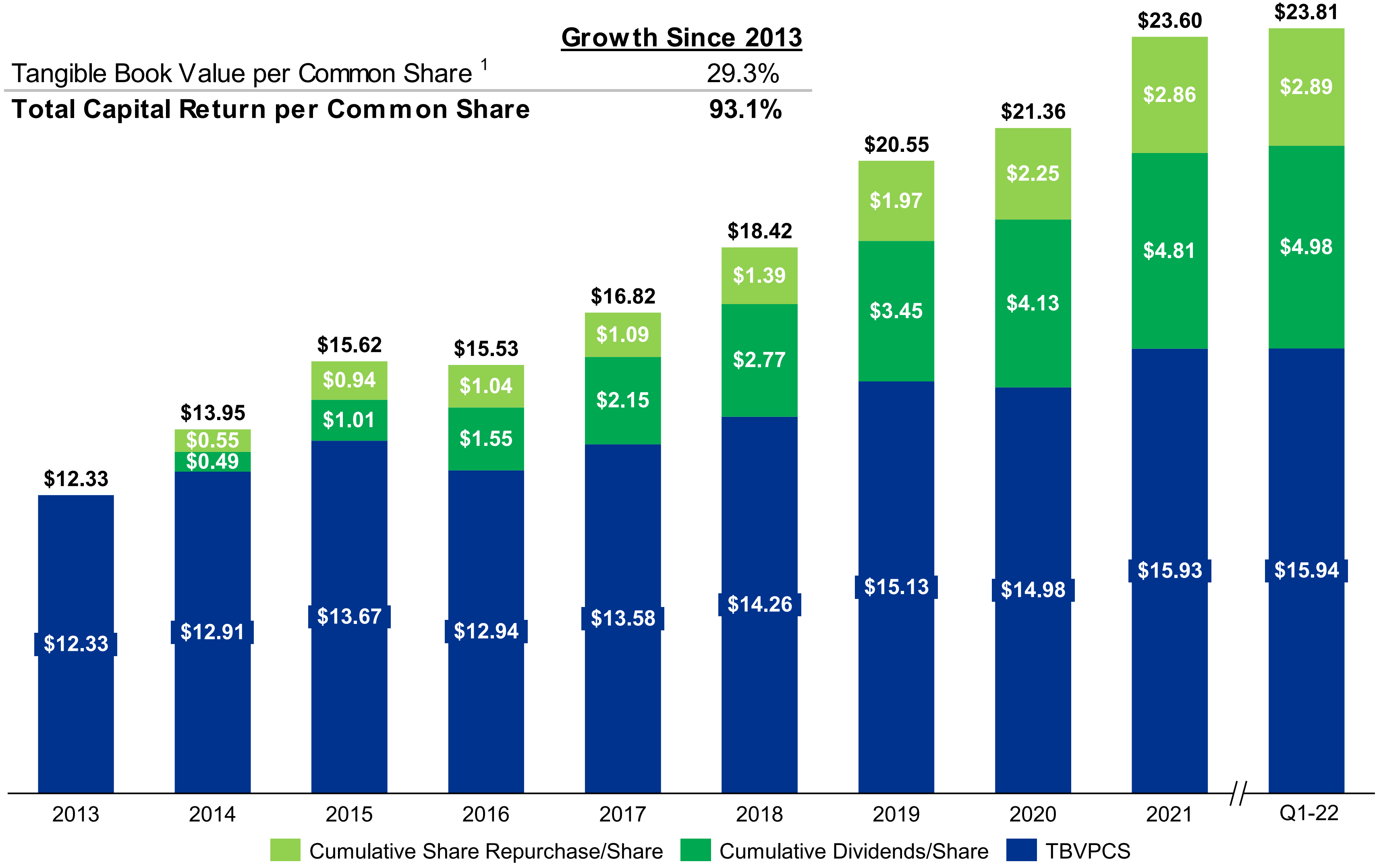
- Increase in tangible book value per common share versus linked quarter when many banks experienced a decline. In addition, tangible book value per common share increased by 4.5% (or $0.68 per share) versus Q1-21.
- Repurchased 100,444 shares in Q1-22; 3.2 million shares remain available for repurchase.

(1) Core metrics exclude merger related expenses, net branch consolidation expenses, net loss/gain on equity investments, and the income tax effect of these items. Tangible book value and tangible assets exclude goodwill, core deposit intangible, and preferred equity. Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.

OceanFirst

Business Model Strength Driving Significant Capital Return

	Growth Since 2013
Tangible Book Value per Common Share [1]	29.3%
Total Capital Return per Common Share	**93.1%**



The growth in TBV per common share (TBVPCS) is attributed to:

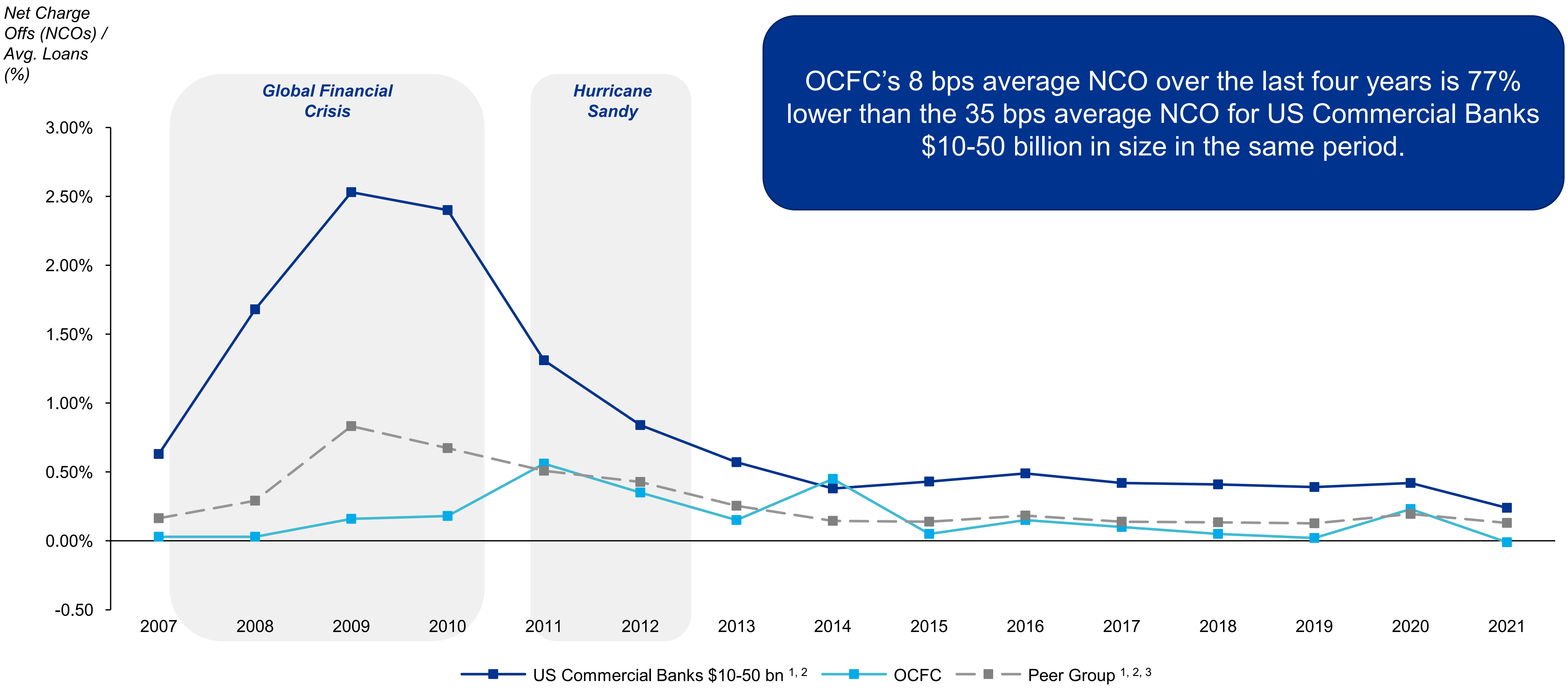
- Minimally dilutive and strategic acquisitions in critical new markets.
- Stock buybacks
    - Repurchased 100,444 shares in Q1-22 with 3.2 million available for repurchase.
- Stable & competitive dividend
    - 101st consecutive quarter
    - Historical Payout Ratio of 30% to 40%.

(1) Tangible book value per common share excludes goodwill, core deposit intangible, and preferred equity. Refer to the Non-GAAP reconciliation in the Earnings Release for additional information.

OceanFirst

Appendix

OCFC's Strong History of Credit Discipline



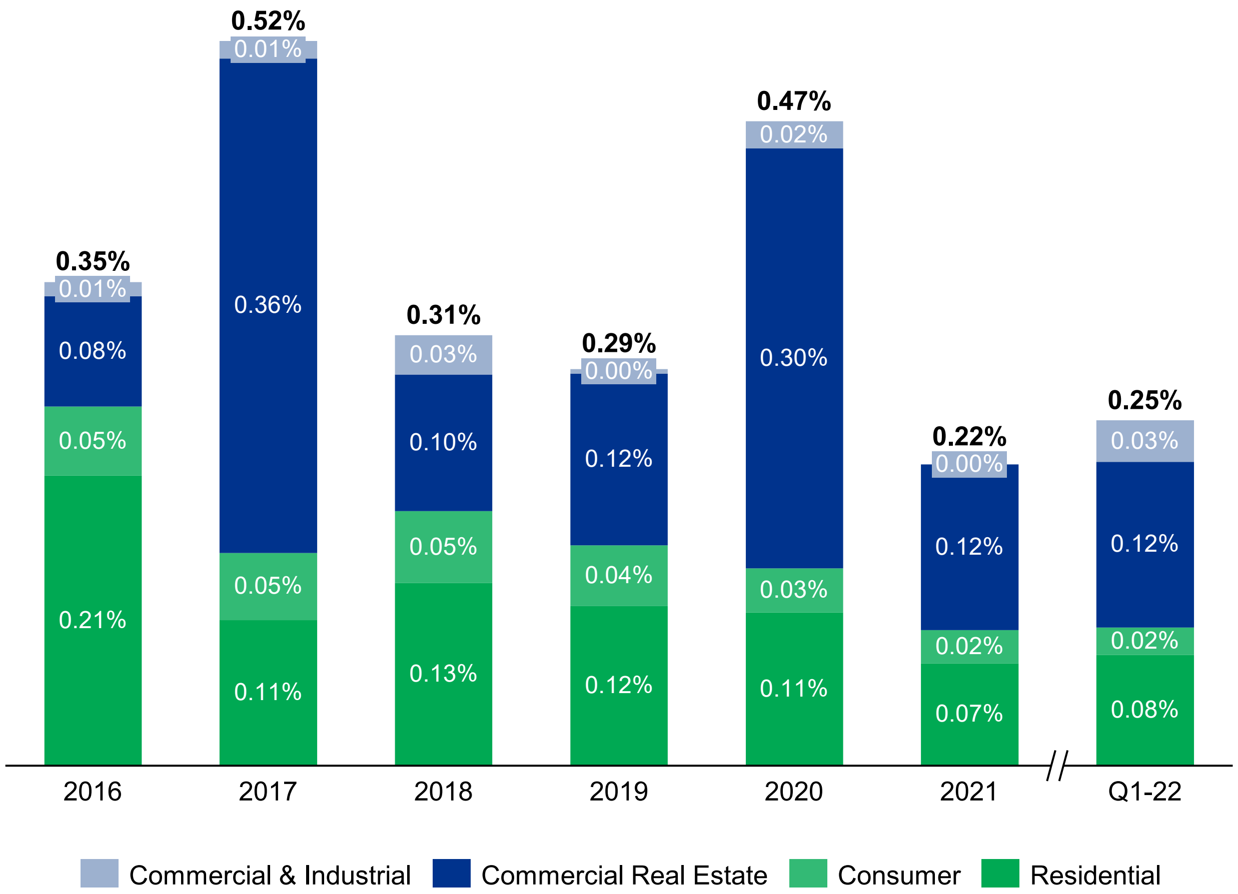
OCFC's 8 bps average NCO over the last four years is 77% lower than the 35 bps average NCO for US Commercial Banks $10-50 billion in size in the same period.

(1) Source: S&P Global
(2) Proxy and US Bank industry reporting is on a one quarter lag
(3) Peer group disclosed in OCFC's DEF-14A issued 4/20/21. This excludes UBNK due to the sale to People's United and BPFH due to merger with SVB Financial Group.

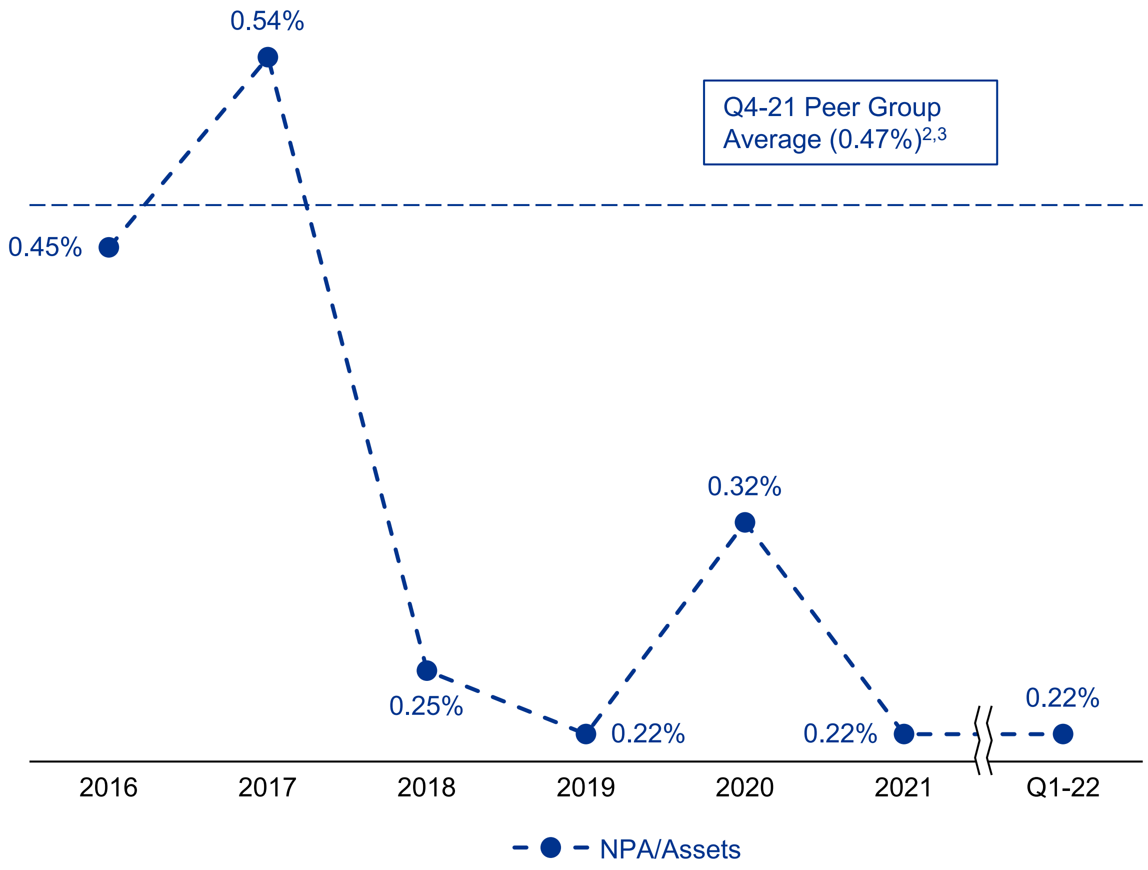
OceanFirst

Conservative Credit Risk Profile

Non-performing Loans by Type as % of Loans[1]



Continued Focus on Credit Risk[1]

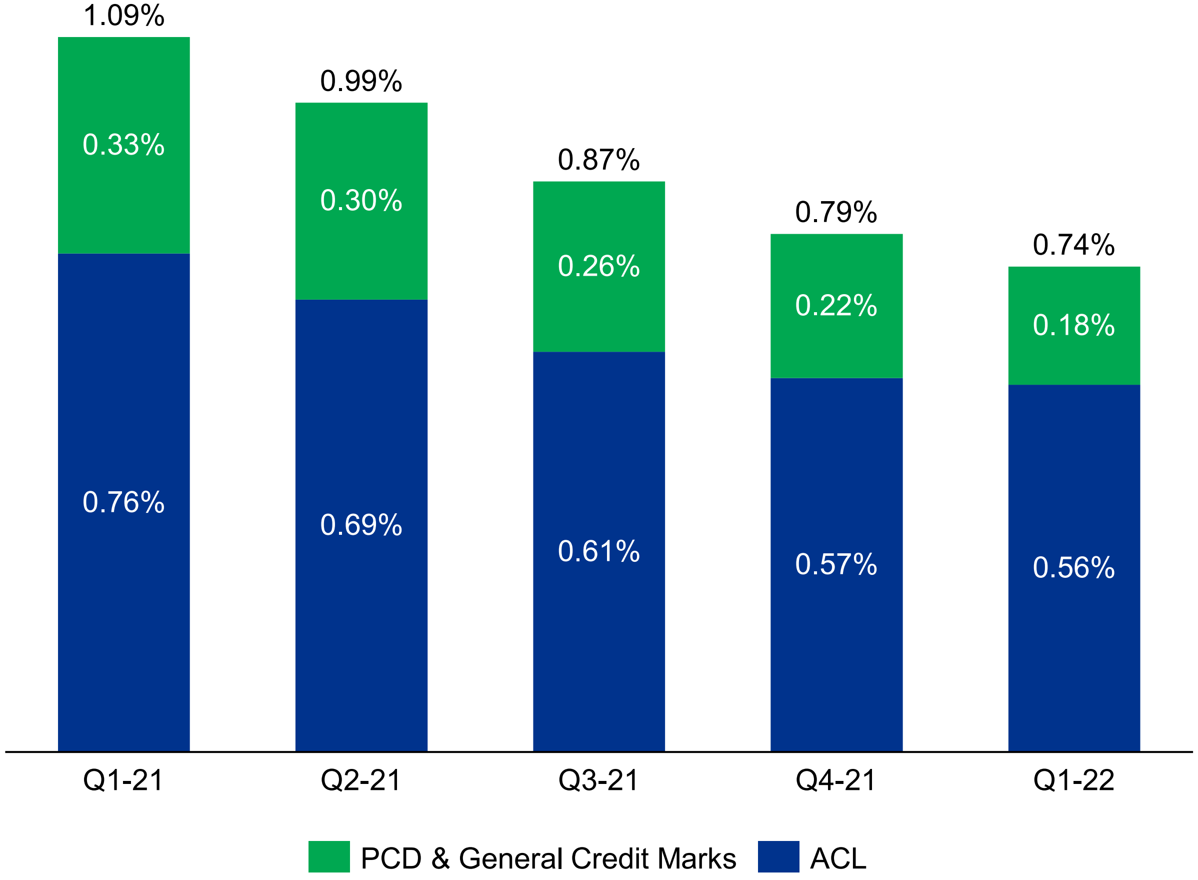


(1) PCD loans are not included in the above metrics. Refer to Asset Quality section in the Earnings Release for additional information.
(2) Source: S&P Global.
(3) Peer group reporting is on a one quarter lag. Peer group disclosed in OCFC's DEF-14A issued 4/20/21. This excludes UBNK due to the sale to People's United and BPFH due to merger with SVB Financial Group.

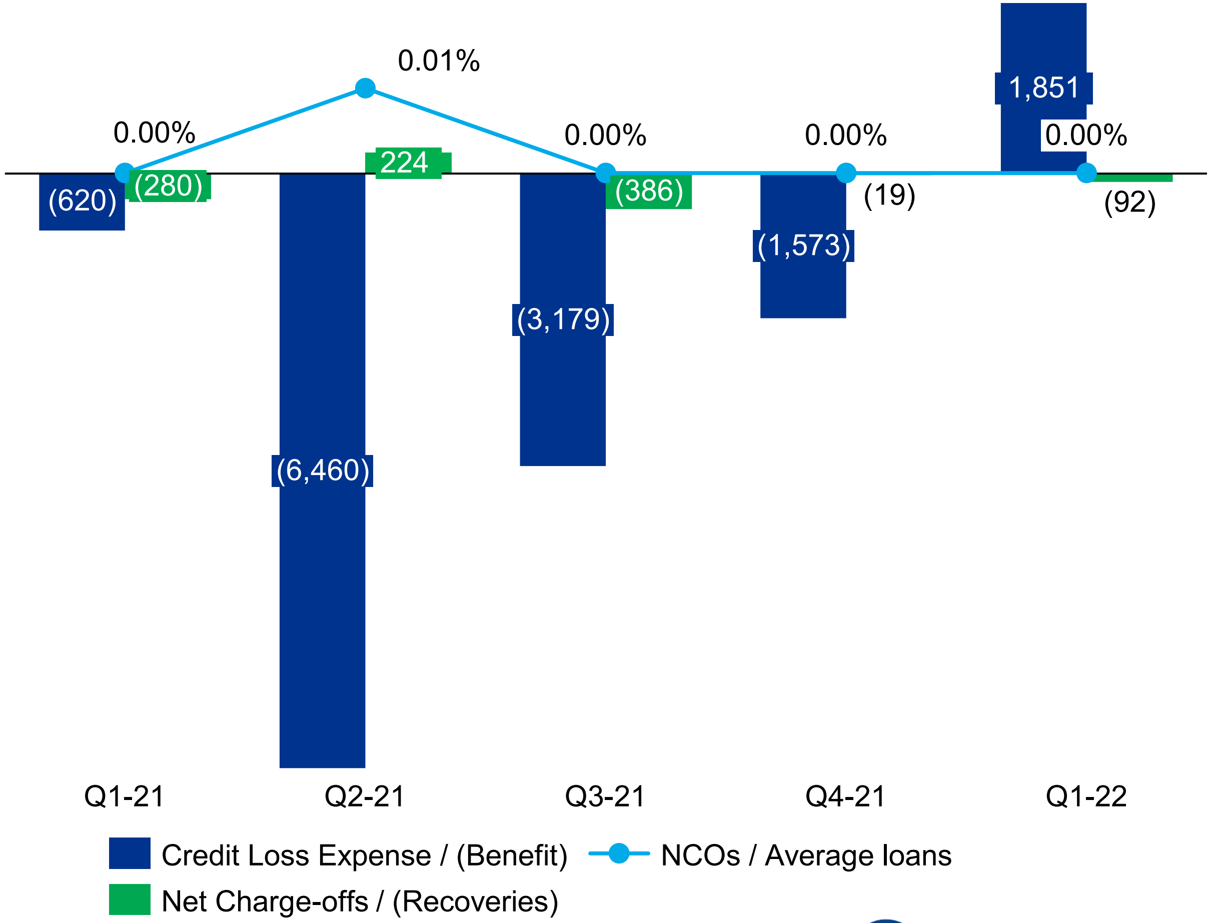
OCEANFIRST

Quarterly Credit Trends (1 of 2)

Loan Allowance for Credit Losses (ACL) Plus PCD & General Credit Marks / Total Loans



Net Charge-offs (NCOs) / (Recoveries) and Credit Loss Expense (Benefit) ($'000)

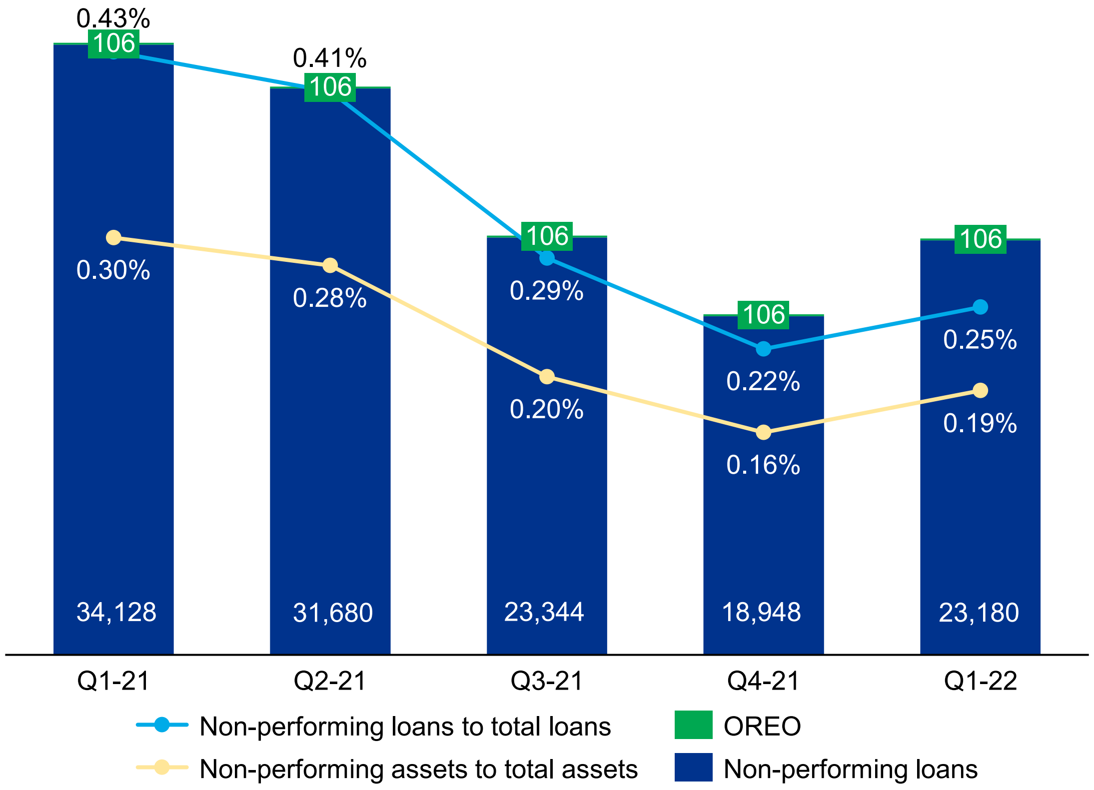


OceanFirst

Quarterly Credit Trends (2 of 2)

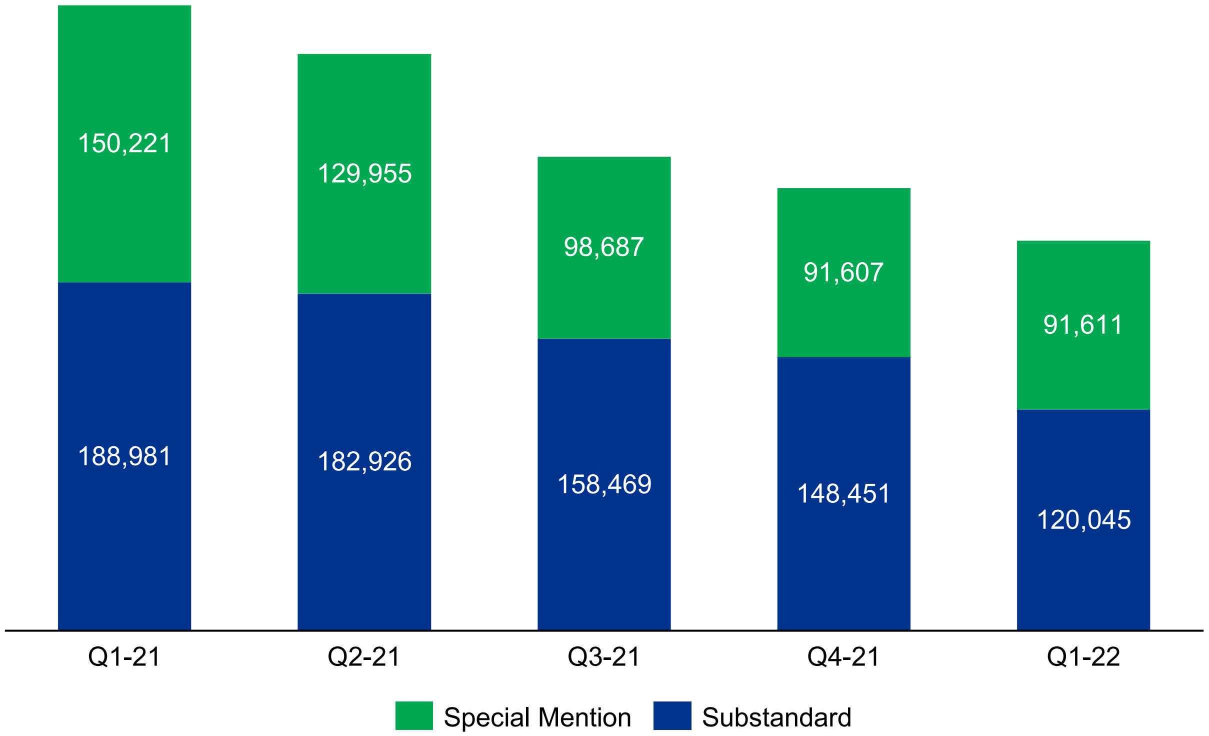
Stabilizing asset quality trends align with improving economic outlook.

Non-Performing Loans and Assets ($'000)[1]



(1) PCD loans are not included in these metrics. Refer to Asset Quality section in the Earnings Release for additional information.

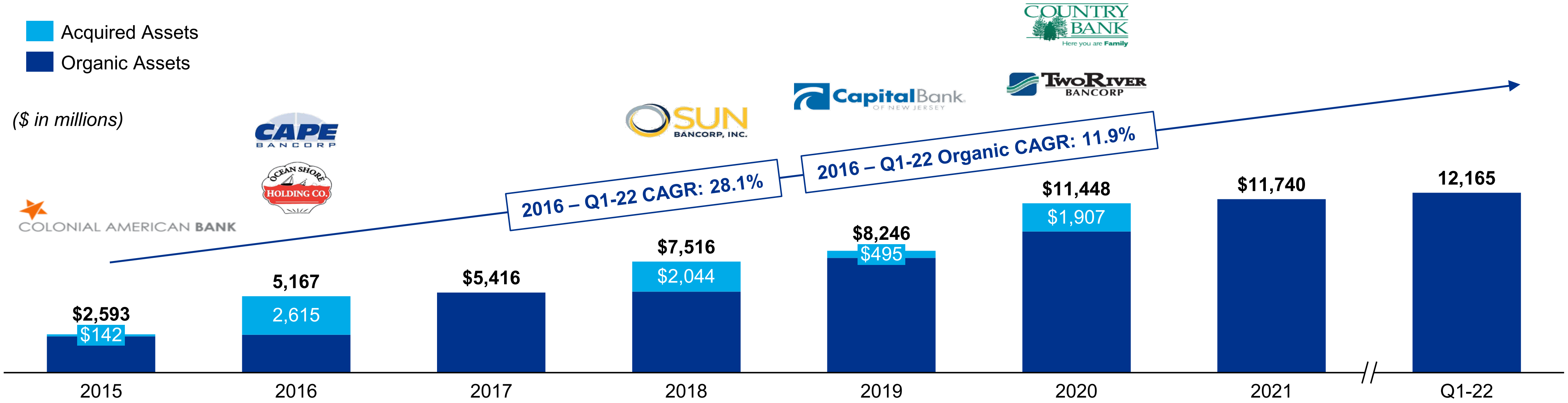
Special Mention and Substandard Loans ($'000)



Note: Of the $91.6 million in Special Mention loans and $113.9 million of Substandard loans, $90.2 million (or 98.4%) and $99.5 million (or 87.4%) are current on payments, respectively.

OCEANFIRST

Asset Growth Supplemented by Strategic M&A



Target	Closing Date	Transaction Value	Total Assets
Colonial American Bank	July 31, 2015	~$12 million	$142 million
Cape Bancorp	May 2, 2016	~$196 million	$1,518 million
Ocean Shore Holding Co.	November 30, 2016	~$146 million	$1,097 million
Sun Bancorp, Inc.	January 31, 2018	~$475 million	$2,044 million
Capital Bank of New Jersey	January 31, 2019	~$77 million	$495 million
Two River Bancorp	January 1, 2020	~$197 million	$1,109 million
Country Bank Holding Company Inc.	January 1, 2020	~$113 million	$798 million
Partners Bancorp[2]	TBD	~$186 million	$1,640 million

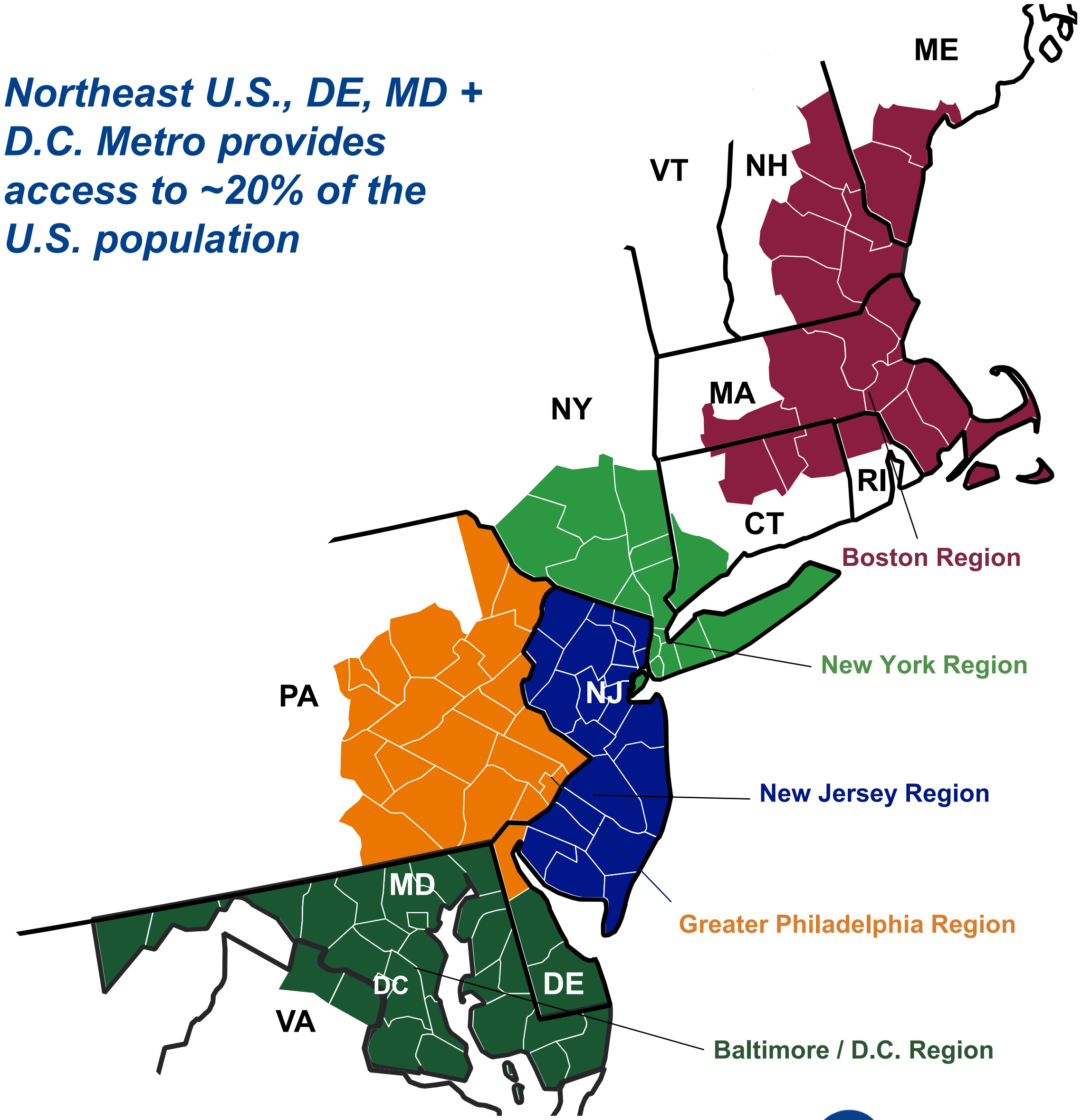
Weighted average[1]: Price/Tangible Book Value 158%; Core Deposit Premium 9.0%

(1) At time of announcement.
(2) Partners Bancorp acquisition is pending.

Northeast and Mid-Atlantic Expansion Opportunities[1]

- New Jersey is an attractive market.
  - Statewide total population of 9.3 million.
  - Most densely populated state.
  - 11th most populous state.
  - Median household income of $82,500.
- Significant opportunities for acquisitions to build customer base.
- Support expansion in Pennsylvania, Metropolitan New York, Boston, Baltimore, and Washington D.C.

Northeast U.S., DE, MD + D.C. Metro provides access to ~20% of the U.S. population



(1) Source: U.S. Census Bureau

Experienced Management Team with Banking Expertise

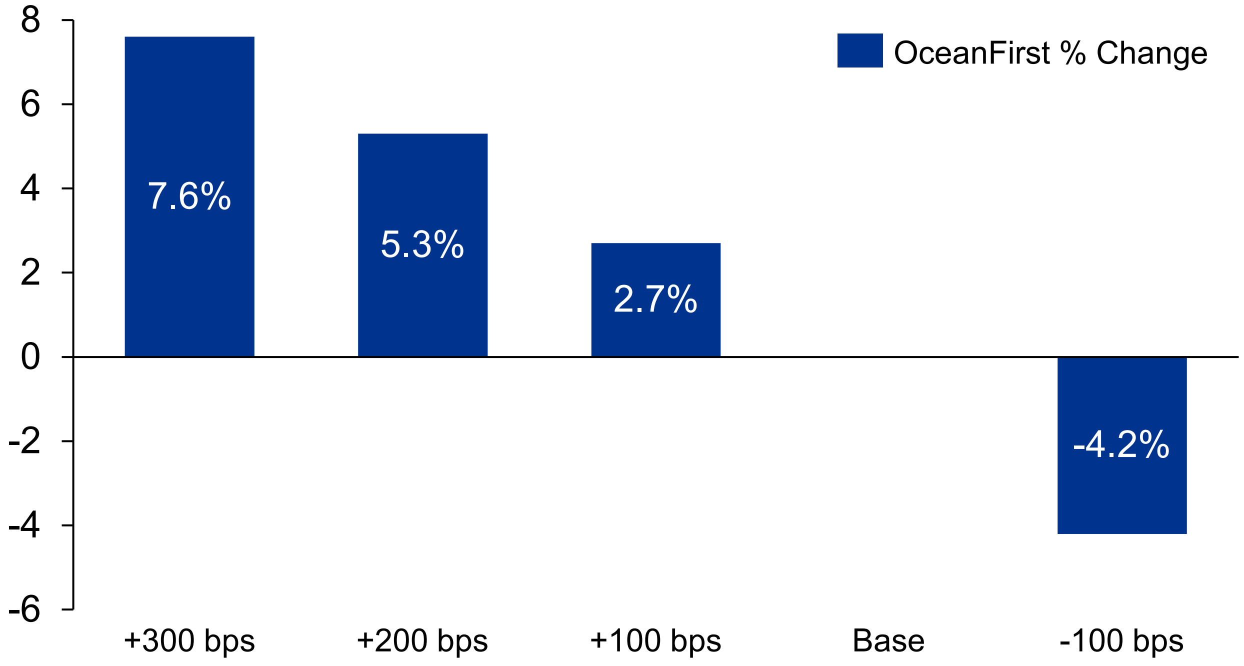
Executive	Title	Years Experience[1]	Select Experience
Christopher D. Maher	Chairman & Chief Executive Officer	9	• Director of the Federal Reserve Bank of Philadelphia • Former President and CEO of Patriot National Bancorp • Former EVP at Dime Community Bancshares, Inc.
Joseph J. Lebel III	President & Chief Operating Officer	16	• Wachovia Bank • Member of the Board for the New Jersey Chamber of Commerce
Michael J. Fitzpatrick	Executive Vice President & Chief Financial Officer	30	• KPMG
Steven J. Tsimbinos	Executive Vice President, General Counsel & Corporate Secretary	12	• Thacher Proffitt & Wood • Lowenstein Sandler PC
Grace M. Vallacchi	Executive Vice President & Chief Risk Officer	5	• Office of the Comptroller of the Currency • First Fidelity
Michele Estep	Executive Vice President & Chief Administrative Officer	14	• Sun National Bancorp • Key Bank
Karthik Sridharan	Executive Vice President & Chief Information Officer	3	• Citigroup • JP Morgan Chase • Bank of America

Substantial insider ownership of 11%[2], including Directors, Executive Officers, ESOP and OceanFirst Foundation.

(1) Represents years of experience at OceanFirst and includes years at acquired banks.
(2) As of 12/31/21.

Interest Rate Sensitivity (1 of 2)

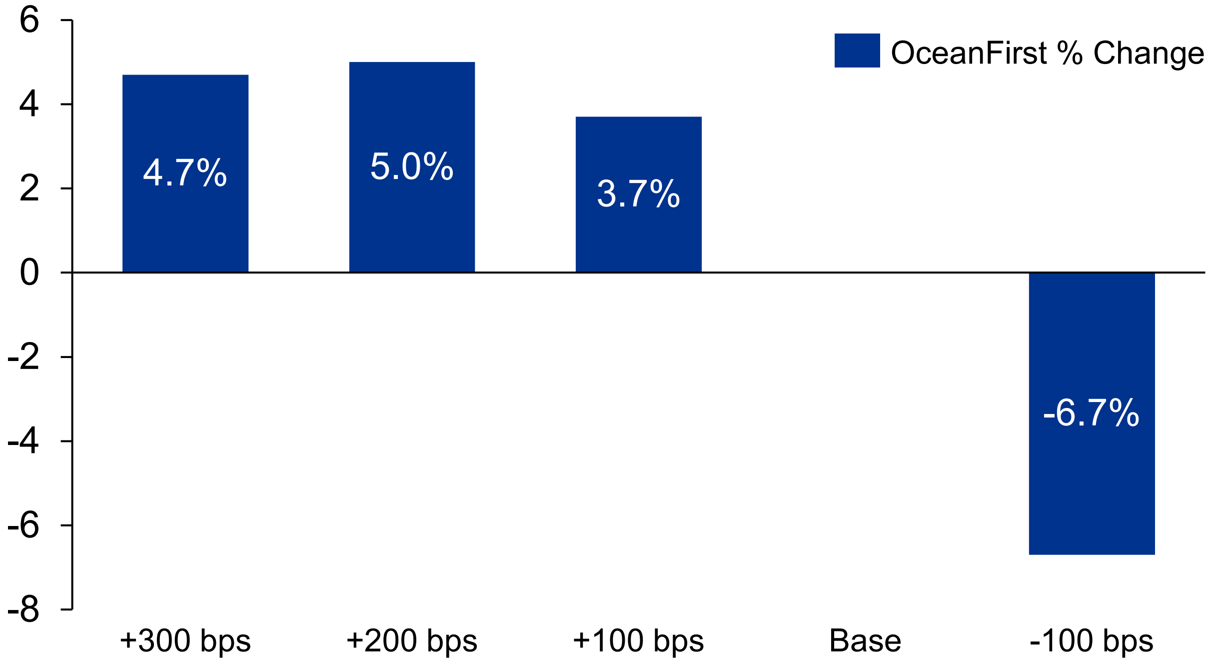
Earnings at Risk (EAR)[1] - % Change



+$26.7MM	+$18.4MM	+$9.5MM		-$14.7MM

Impact to Net Interest Income[1]

Economic Value of Equity (EVE)[1] - % Change



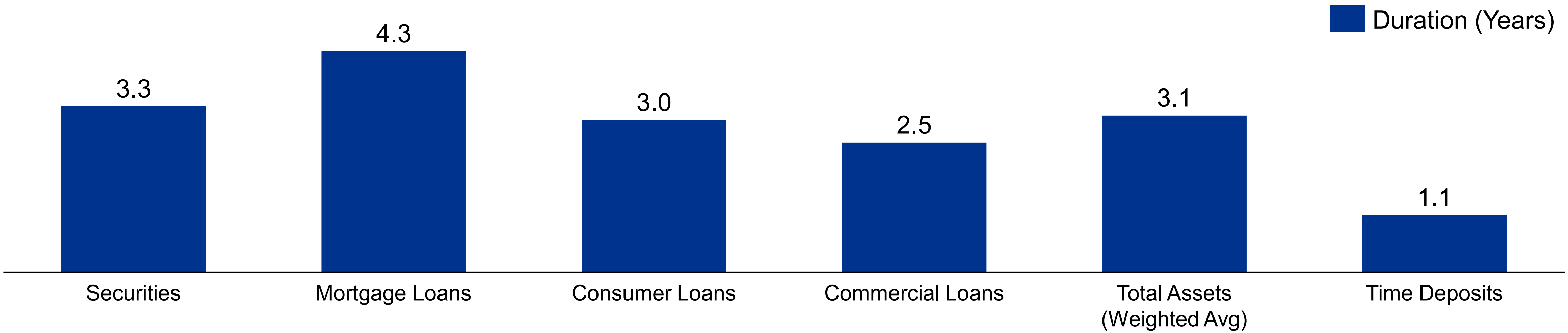
- OceanFirst Bank balance sheet is highly asset-sensitive. A measurable upward change in the rate environment could have a significant impact to our performance going forward.

(1) Refer to the Quantitative and Qualitative Disclosures About Market Risk to be filed with the Form 10-Q for additional details.

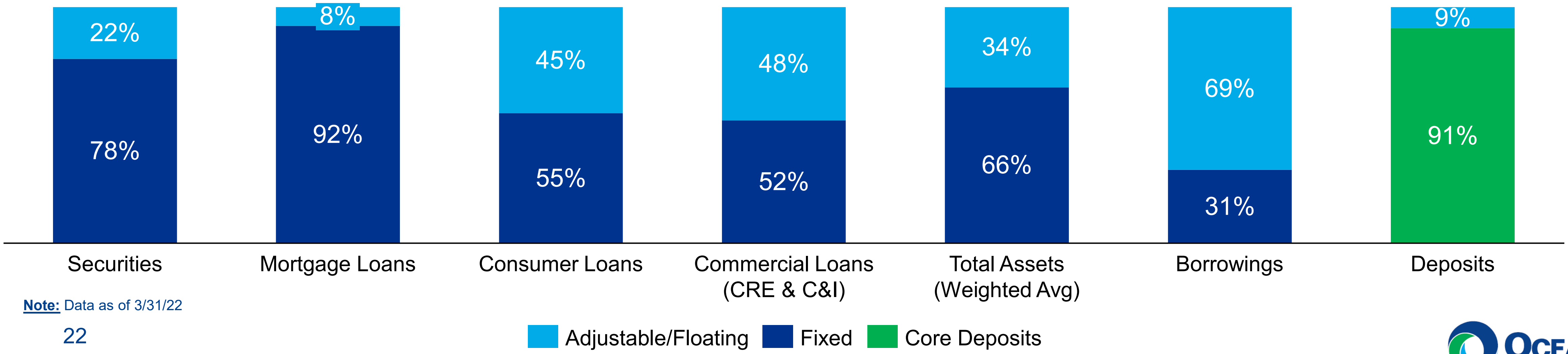
OceanFirst

Interest Rate Sensitivity (2 of 2)

Asset and Liability Duration (Years)



Rate Characteristics



Note: Data as of 3/31/22