



Connecting Customers, Communities and Capital

2024 Annual Report

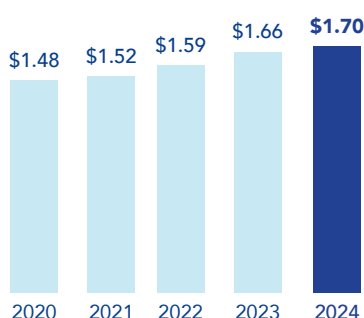


OceanFirst takes great pride in the connections we make. We connect individuals, businesses and communities with essential capital and resources. We connect our team members with opportunities for professional growth. For our stockholders, we connect our strategic vision with strong performance to enhance value.

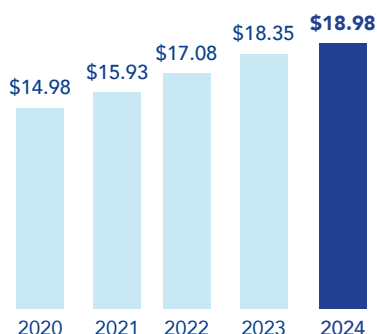
NASDAQ: OCFC

2024 Financial Summary

Total Stockholders' Equity (\$ in billions)



Tangible Book Value Per Common Share



At or for the year ended December 31,

(dollars in thousands, except per share amounts)

	2024	2023	2022	2021	2020
Selected Financial Condition Data					
Total assets	\$13,421,247	\$13,538,253	\$13,103,896	\$11,739,616	\$11,448,313
Loans receivable, net of allowance for loan credit losses	10,055,429	10,136,721	9,868,718	8,583,352	7,704,857
Deposits	10,066,342	10,434,949	9,675,206	9,732,816	9,427,616
Total stockholders' equity	1,702,757	1,661,945	1,585,464	1,516,553	1,484,130
Selected Operating Data					
Net interest income	334,035	369,731	377,477	305,338	312,951
Other income ⁽¹⁾	50,187	33,624	59,094	51,931	73,926
Operating expenses ⁽¹⁾	245,877	248,912	234,881	226,860	246,431
Net income available to common stockholders ⁽¹⁾	96,049	100,013	142,587	106,060	61,212
Diluted earnings per share ⁽¹⁾	1.65	1.70	2.42	1.78	1.02
Selected Financial and Other Data					
Tangible book value per common share ⁽²⁾	18.98	18.35	17.08	15.93	14.98
Book value per common share	29.08	27.96	26.81	25.63	24.57
Cash dividends per common share	0.80	0.80	0.74	0.68	0.68
Tangible stockholders' equity to tangible assets ⁽²⁾	9.06%	8.80%	8.47%	8.89%	8.79%
Stockholders' equity to total assets	12.69	12.28	12.10	12.92	12.96
Return on average assets ^{(1) (3)}	0.71	0.74	1.15	0.91	0.55
Return on average tangible stockholders' equity ^{(1) (2) (3)}	8.24	8.97	13.96	10.73	6.59
Return on average stockholders' equity ^{(1) (3)}	5.70	6.13	9.24	7.02	4.20
Net interest margin	2.72	3.02	3.37	2.93	3.16
Operating expenses to average assets ⁽¹⁾	1.82	1.85	1.90	1.94	2.20
Efficiency ratio ⁽¹⁾	63.99	61.71	53.80	63.50	63.70
Common equity tier 1 (CET1) capital ratio	11.17	10.86	9.93	10.26	11.05
Non-performing loans as a percent of total loans receivable	0.35	0.29	0.23	0.30	0.60

⁽¹⁾ Performance ratios for 2024 included a net benefit related to Spring Garden Capital Group, LLC ("Spring Garden") opening provision for credit losses, a net gain on equity investments, a net gain on sale of trust business, Federal Deposit Insurance Corporation ("FDIC") special assessment and merger-related expenses of \$3.2 million, or \$2.5 million, net of tax expense. Performance ratios for 2023 included a net expense related to merger-related expenses, net branch consolidation expense, FDIC special assessment, net loss on sale of investments and net gain on equity investments of \$6.2 million, or \$4.7 million, net of tax benefit. Performance ratios for 2022 included a net benefit related to merger-related expenses, net branch consolidation expense, and gain on equity investments of \$6.2 million, or \$4.6 million, net of tax expense. Performance ratios for 2021 included merger-related expenses, branch consolidation expenses, and a net gain on equity investments of \$6.7 million or \$5.1 million, net of tax benefit. Performance ratios for 2020 included a net gain on equity investments, gain on sale of Paycheck Protection Program ("PPP") loans, Federal Home Loan Bank ("FHLB") advance prepayment fees, merger-related expenses, branch consolidation expenses, and Two River Bancorp ("Two River") and Country Bank Holding Company, Inc. ("Country Bank") opening credit loss expense under the current expected credit losses ("CECL") model of \$14.3 million or \$11.0 million, net of tax benefit.

⁽²⁾ These are non-GAAP measures; refer to 'Explanation of non-GAAP Financial Measures' and the 'Non-GAAP Reconciliation' table in the Company's Earnings Release furnished as Exhibit 99.1 to Form 8-K as filed with the SEC on January 23, 2025.

⁽³⁾ Ratios for each period are based on net income available to common stockholders.

OceanFirst is sharply focused on delivering consistent growth and profitability, maintaining expense and credit discipline, and continuing to build connections to a prosperous future.



Christopher D. Maher
Chairman of the Board and
Chief Executive Officer

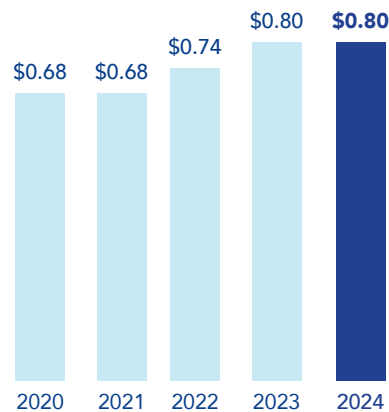
Joseph J. Lebel III
President and
Chief Operating Officer

Dear Fellow Stockholders:

For more than 100 years, OceanFirst has taken great pride in the strong connections we make. We connect individuals and businesses with the capital and resources to reach their financial goals. We connect our communities with the services and support they need to thrive. We connect our team members with opportunities for professional growth. For our stockholders, we connect our strategic vision with strong performance to enhance value.

As 2024 began, the regional bank sector experienced the second significant shock in two years – a crisis at New York Community Bank that brought the liquidity crisis of 2023 back into the forefront. The specter of the 2023 issues at Silvergate Bank, Silicon Valley Bank, Signature Bank and First Republic loomed over the markets again. While the episode at New York Community was resolved with a \$1 billion capital infusion on March 11th, questions about the regional bank model persisted, especially in regard to all regional banks operating in the greater New York City metropolitan area. In response, for the second time in two years, we prudently decided to defer growth plans and focus on protecting the balance sheet and your investment in our Company. This strategy was motivated by a desire to prepare for possible adverse events, and to reinforce investor and customer confidence.

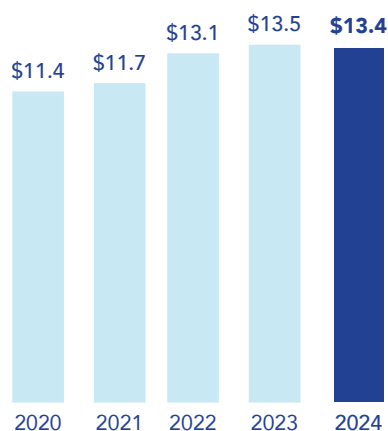
Cash Dividends
Per Common Share



Efforts to protect the balance sheet were very successful, as evidenced by the Company earning an investment grade rating by Moody's in November 2024 and another year of stellar credit performance. Earnings remained stable while the Bank set aside additional funds to build loan loss reserves, and net charge-offs to average total loans totaled just 2 basis points, or 0.02%, for the year. At the same time, credit risk indicators, such as delinquencies and the level of criticized and classified assets, remained well below pre-pandemic averages and are among the lowest in our peer group. This conservatism served the Company well, supporting growth in tangible book value per share to \$18.98. **Your Company is on very solid footing.**

We made a number of strategic investments during the year to expand OceanFirst's solutions for customers—and our capacity for growth.

Total Assets
(\$ in billions)



However, the decision to defer growth negatively impacted earnings momentum. Beginning in the fourth quarter, the Company shifted its posture to achieve a level of growth and performance designed to improve earnings momentum in 2025 and beyond. There are two important aspects of this strategy. First, the inverted yield curve that persisted for over two years has finally broken, producing a rate environment that will help improve net interest margins over time. Net interest income, our primary source of revenue, increased in the fourth quarter of 2024 and is positioned for additional growth in 2025. Second, recruiting efforts escalated late in the year to attract the seasoned commercial bankers that drive our growth. As of this writing, the Bank has hired 31 bankers to drive the deposit and loan growth needed to improve earnings. We expect these new bankers to be immediately productive, although it may take a few quarters for their efforts to produce net income growth. Significantly, our loan pipeline at 2024 year-end was a strong \$306.7 million.

In addition, the Company invested in two acquisitions in the second half of 2024, Garden State Home Loan and Spring Garden Capital, which are described on page 6. Our efforts in late 2024 should produce higher growth rates in 2025, a key driver of financial performance over the long-term.

At a time when persistent inflation, elevated interest rates, and changing policy priorities have contributed to an uncertain economic and business environment, OceanFirst remains sharply focused on delivering consistent growth and profitability, maintaining expense and credit discipline, and continuing to build connections to a prosperous future.



Strength, Profitability and Growth

OceanFirst reported net income available to common stockholders of \$96.0 million, or \$1.65 per diluted share, for 2024, approaching the level of \$100.0 million, or \$1.70 per diluted share, reported for the prior year. The earnings comparison was primarily the result of lower net interest income due to the prevailing interest rate environment, partly offset by rising non-interest income. Return on average assets for 2024 was 0.71% and return on average tangible common equity was 8.65%. These results reflect a difficult operating environment and we are highly focused on improving returns in the coming quarters.

Asset quality has remained consistently strong. Non-performing loans to total loans amounted to 0.35%, while the allowance for credit losses as a percentage of total non-performing loans was 207% at year-end 2024. In contrast to some lenders faced with large exposures to vacant office properties, our diverse loan portfolio held less than 1% of assets in loans secured by office properties in central business districts.

Capital levels remain strong and in excess of “well-capitalized” regulatory levels. With tangible common equity of \$1.1 billion at December 31, 2024, the common equity tier one capital ratio was a robust 11.2%. OceanFirst has continued to be a good steward of stockholder value, increasing book value per common share to \$29.08 for 2024 from \$27.96 a year ago. Tangible book value per common share increased to \$18.98, compared to \$18.35 in the previous year.

The Company paid cash dividends on our common stock totaling \$0.80 per share in 2024; our Board of Directors approved our first quarterly cash dividend for the new year of \$0.20 per common share in January 2025—marking our 112th consecutive quarterly cash dividend as a public company. We repurchased more than 1.38 million shares of common stock in the past year, totaling \$21.5 million at a weighted average cost of \$15.38, and there were over 1.55 million shares remaining for repurchase under the authorized repurchase program as of year-end 2024.

Reflecting our strong financial condition, OceanFirst Financial Corp. and our OceanFirst Bank subsidiary received first-time Investment Grade ratings from Moody's Ratings—a **distinction achieved by only 1% of all US banks**. The Company and the Bank have had Investment Grade ratings from Kroll Bond Rating Agency since 2016. We are also honored to have been named one of America's Best Regional Banks for 2024 by *Newsweek*, which recognizes the nation's top-ranked 250 regional banks, as well as one of the Best Companies to Work For by *US News & World Report*.

\$18.98

Tangible Book Value Per Common Share

(At December 31, 2024)





Connecting Customers with Solutions

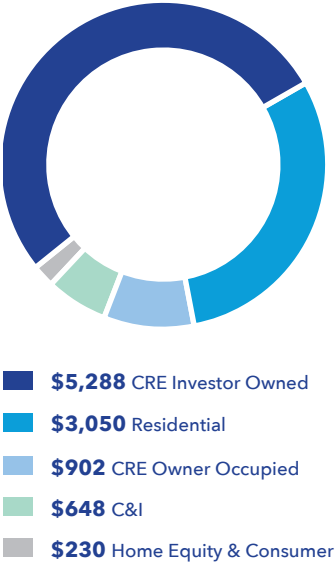
As noted earlier, we made a number of strategic investments during the year to expand OceanFirst’s capabilities for customers—and our capacity for growth—by acquiring complementary services and adding to our pool of talent.

In August 2024, Garden State Home Loans LLC became a division of OceanFirst Bank. Founded in 2011 and headquartered in Cherry Hill, NJ, Garden State is primarily a direct-to-consumer mortgage lending business with a multi-state presence. The addition of Garden State represents a meaningful expansion of OceanFirst’s long-term mortgage origination capabilities, and our combined resources will enable us to build a true national lending platform and offer more comprehensive services to our customers. Garden State will provide an opportunity to increase gain-on-sale income in the coming quarters.

OceanFirst Bank acquired Spring Garden Capital Group, LLC in October 2024, expanding our offerings of specialty finance products. Spring Garden will continue to operate as a wholly-owned subsidiary of OceanFirst, providing a full array of financial and advisory services to real estate entrepreneurs, including loans, equity capital and other financing services to help clients acquire, renovate, construct, and refinance real estate. They serve a wide area that includes Philadelphia, Pittsburgh, Baltimore, and Washington, DC, and recently entered the Cleveland and

Loan Portfolio Composition

(As of December 31, 2024)
(\$ in millions)



Cincinnati markets. Notably, Spring Garden has a track record of supporting entrepreneurs, including women and people of color, who have historically faced barriers to securing funding from traditional capital sources, as well as a focus on financing projects such as affordable and workforce housing. Spring Garden will generate high quality, low-risk assets with attractive yields.

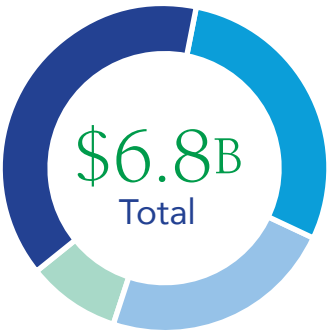
The Garden State and Spring Garden acquisitions are part of an ongoing effort to expand our array of financial services through strategic transactions—strengthening profitability and enhancing OceanFirst’s ability to provide an extensive range of financial services and solutions, delivered with the engagement and personal touch of a community bank. These are just the latest in a series of initiatives that have included an investment in the Nest Egg financial advisory platform (2018), a minority stake in the Auxilior Capital Partners equipment leasing and supply chain financing unit (2021), and our decision to invest in Trident Abstract Title Agency to enhance our customers’ title insurance options (2022).

We are also focused on expanding via organic means, primarily by bringing on-board talented individuals with specialized expertise in areas we have targeted for growth. For example, we added 31 experienced bankers in 2024 to help grow that line of business, and we look forward to adding more bankers in 2025.

Similarly, we are excited about the potential for our recently established Premier Banking team, which was created to deliver highly personalized, relationship-based solutions to meet the specialized needs of commercial businesses, their owners, and senior managers. Employing an exclusive high-touch approach, our Personal Bankers can help commercial clients to access OceanFirst’s full range of services, including deposit accounts, lending and credit options, treasury management, financial planning tools, and other resources. We view Premier Banking as a pivotal opportunity to enhance our already strong delivery of client services, while also attracting cost-effective deposits that can fuel future loan growth.

Commercial Loans by Geography⁽¹⁾

(As of December 31, 2024)



- 39% New Jersey
- 29% New York
- 23% Philadelphia
- 9% Other Markets⁽²⁾

⁽¹⁾Based on location.
⁽²⁾Comprised of Boston, Baltimore, Washington, DC, Northern Virginia, and Pittsburgh.





700+

Employees volunteered in
five states for CommUNITYFirst
Day 2024



Connecting Communities with Capital

At OceanFirst, we are proud of our 123-year history of providing credit and other financial services to all residents of the communities we serve. We are pleased to note that the Bank received the highest overall rating of “Outstanding” for its 2024 Community Reinvestment Act (CRA) Performance Evaluation by our primary regulator, which is a reflection of our efforts to provide equitable access to credit across our market area. A few of our many initiatives to enhance and extend financial opportunities are noted below:

NeighborFirst Program

This first-mortgage program provides down payment assistance, discounted interest rates and reduced fees among other features for borrowers buying a home in majority-Black, Hispanic and Asian census tracts and low- or moderate- income homebuyers in New Jersey, New York, and Pennsylvania. Eligible first-time homebuyers also may qualify for grants towards closing costs. In 2024, the Bank originated \$166 million in loans to over 450 borrowers, a significant increase over the \$42.5 million in loans to over 150 borrowers in 2023.

Community Development Loans and Investments

In 2024, OceanFirst Bank made over \$25 million in community development investments and \$145 million in community development loans for a range of projects.

Small Business Lending

The Bank originated \$587 million in loans to minority- and women-owned businesses between 2020 and 2024. To further assist small business owners and operators with their financial needs, we introduced an unsecured small business line of credit product, featuring a streamlined online application to speed the decision-making process and provide applicants with real-time feedback. Since the product was introduced in September 2024, we have approved 349 lines totaling \$7.2 million.

Home Buyer Dream Program

OceanFirst is a participant in the Federal Home Loan Bank's Home Buyer Dream Program as well as other community grant programs. In 2024, over \$1 million in homeownership grants were awarded, utilizing these programs, to facilitate home purchases for our borrowers.

Recovery Grant Assistance

The Bank helped ten local nonprofits to apply for and obtain Small Business Recovery Grants through a program created by the Federal Home Loan Bank of New York. The grants, totaling \$50,000, are designed to help eligible organizations cope with economic challenges due to the rate environment, inflation, supply-chain constraints, or rising energy costs. The ten grants awarded with our help in 2024 will support nonprofits addressing vital community needs such as hunger and food insecurity.

Habitat for Humanity

We have partnered with Habitat for Humanity chapters in many New Jersey counties, including Cape May, Cumberland, Gloucester, Middlesex, Monmouth, Ocean, Salem, Somerset, as well as South Central New Jersey and Philadelphia. Since 1996, OceanFirst Foundation has made grants totaling more than \$535,000 to Habitat chapters. Our WaveMaker volunteers also have worked alongside homeowners and Habitat staff to help construct or renovate homes.

OceanFirst Foundation

Created in 1996 in connection with the Company's initial public offering, the Foundation provides grants to assist families, organizations, schools and communities. OceanFirst Foundation has been a model for similar organizations nationwide. Since inception, it has contributed over \$49 million in grants to organizations that promote access to housing, youth development and education, health and wellness, arts and culture, and the overall quality of life in its communities.

Consumer Financial Education

OceanFirst supports financial education by participating in programs that teach residents healthy financial habits. For example, we work with several local organizations to educate residents of their communities about the Bank's mortgage loan and other offerings, and to assist eligible borrowers in qualifying for mortgages through financial education workshops and related efforts. In 2024 alone, we participated in 112 events totaling over 550 hours of financial education programs, reaching hundreds of community members.

112 Events

Totaling over 550 hours of financial education programs, reaching hundreds of community members, in 2024 alone.

Employee Community Engagement

Many OceanFirst team members engage in volunteer programs through which employees are encouraged and supported in volunteering with nonprofits. Our employees, who we call WaveMakers, devoted nearly 6,000 volunteer hours in 2024 to local organizations. Since 2021, CommUNITYFirst Day has been an annual tradition at the Company, giving time-off to employees to give a helping hand to our neighbors in the communities where we all live and work. All OceanFirst branch locations and loan offices are closed on the afternoon of CommUNITY First Day, in 2024, this enabled employees to complete over 70 projects for nonprofits in five states, with more than 700 employees joining in these efforts.

\$96.05M

Net Income Available to
Common Stockholders

(Year ended December 31, 2024)

\$1.65

Diluted EPS

(Year ended December 31, 2024)

\$10.06B

Loans Receivable, Net of
Allowance for Loan Credit Losses

(At December 31, 2024)

\$10.07B

Total Deposits

(At December 31, 2024)

Connecting Potential with Performance

OceanFirst delivered solid performance in 2024, despite an economic environment marked by stubborn inflation, higher-than-optimal interest rates, and an uncertain outlook for consumers and businesses alike. Importantly, we continued to invest in expanding our services and solutions—both through acquisitions and organic means—to enhance our ability to connect customers with financial opportunities and to connect our growth potential with long-term performance. At the same time, we maintained our strong, supportive connections with the communities in which we live and work.

Going forward, OceanFirst will continue to implement our strategic vision to offer an array of financial solutions for our customers, contribute to the success of our communities, build a team of talented professionals, and deliver profitable growth for our stockholders. Our strategic focus for 2025 and beyond will include the following initiatives:

- Continue the expansion of our commercial banking business by recruiting and developing experienced commercial bankers.
- Further develop the residential mortgage business through the addition of talent, geographic expansion, and selective acquisitions.
- Focus on increasing customer deposits as a reliable and cost-effective source of funding.
- Maintain the Company's longstanding credit quality and risk management discipline.
- Pursue expense discipline and operational efficiency, while continuing to invest in initiatives that foster profitable growth and enhance stockholder value.

112

Consecutive Quarterly Cash Dividends

(Since 1996)

\$7.15

Cumulative Dividends per Share

(2014–2024)



We wish to thank the entire OceanFirst team, whose commitment to excellence has enabled us to serve the needs of all our stakeholders. We also deeply appreciate the loyalty of our customers, the confidence of our stockholders, and the sound guidance of our Board of Directors, and we look forward to reporting on our future progress.

A handwritten signature in black ink, appearing to read "Christopher D. Maher".

Christopher D. Maher

Chairman of the Board and Chief Executive Officer

A handwritten signature in black ink, appearing to read "Joseph J. Lebel III".

Joseph J. Lebel III

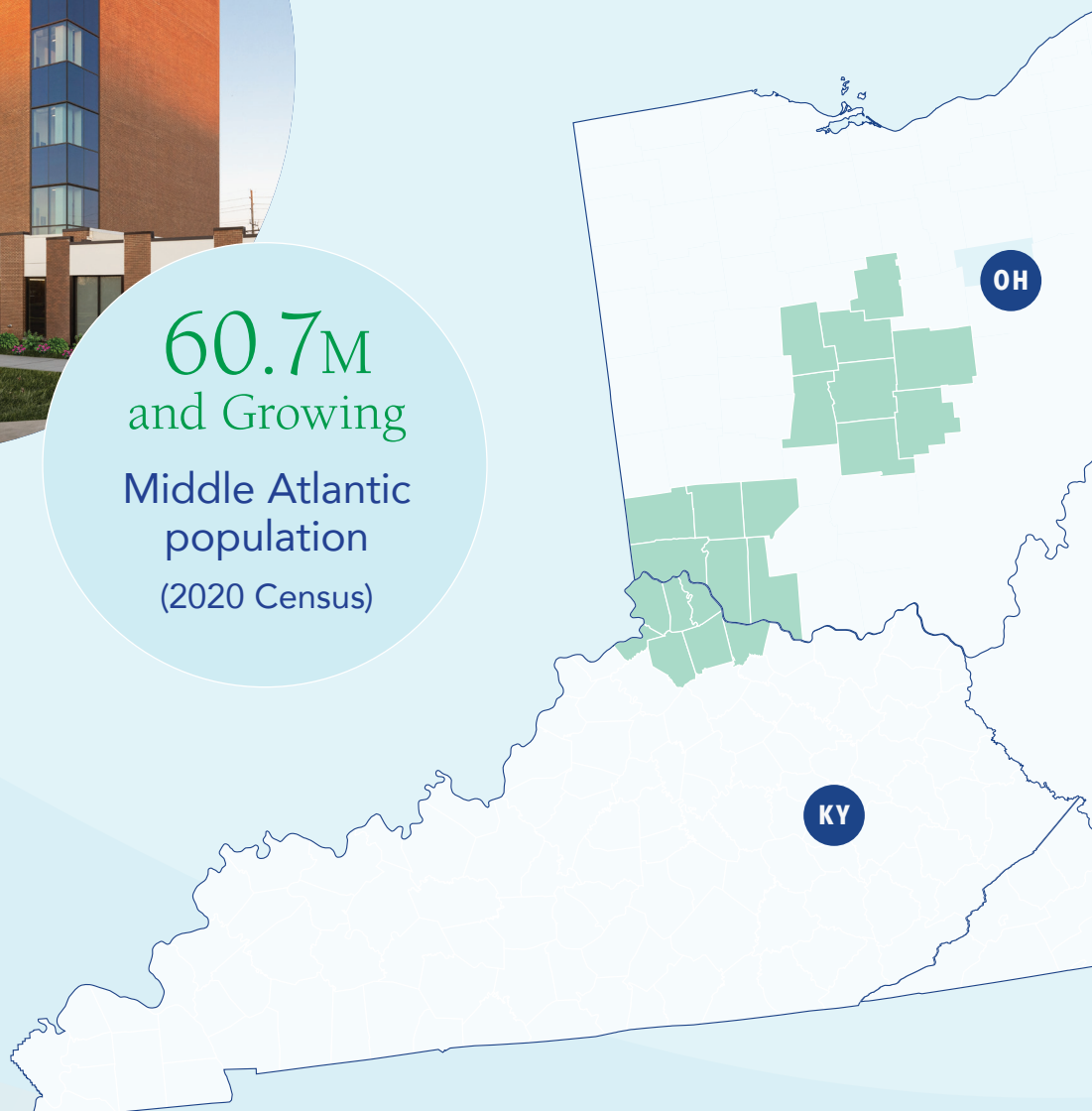
President and Chief Operating Officer

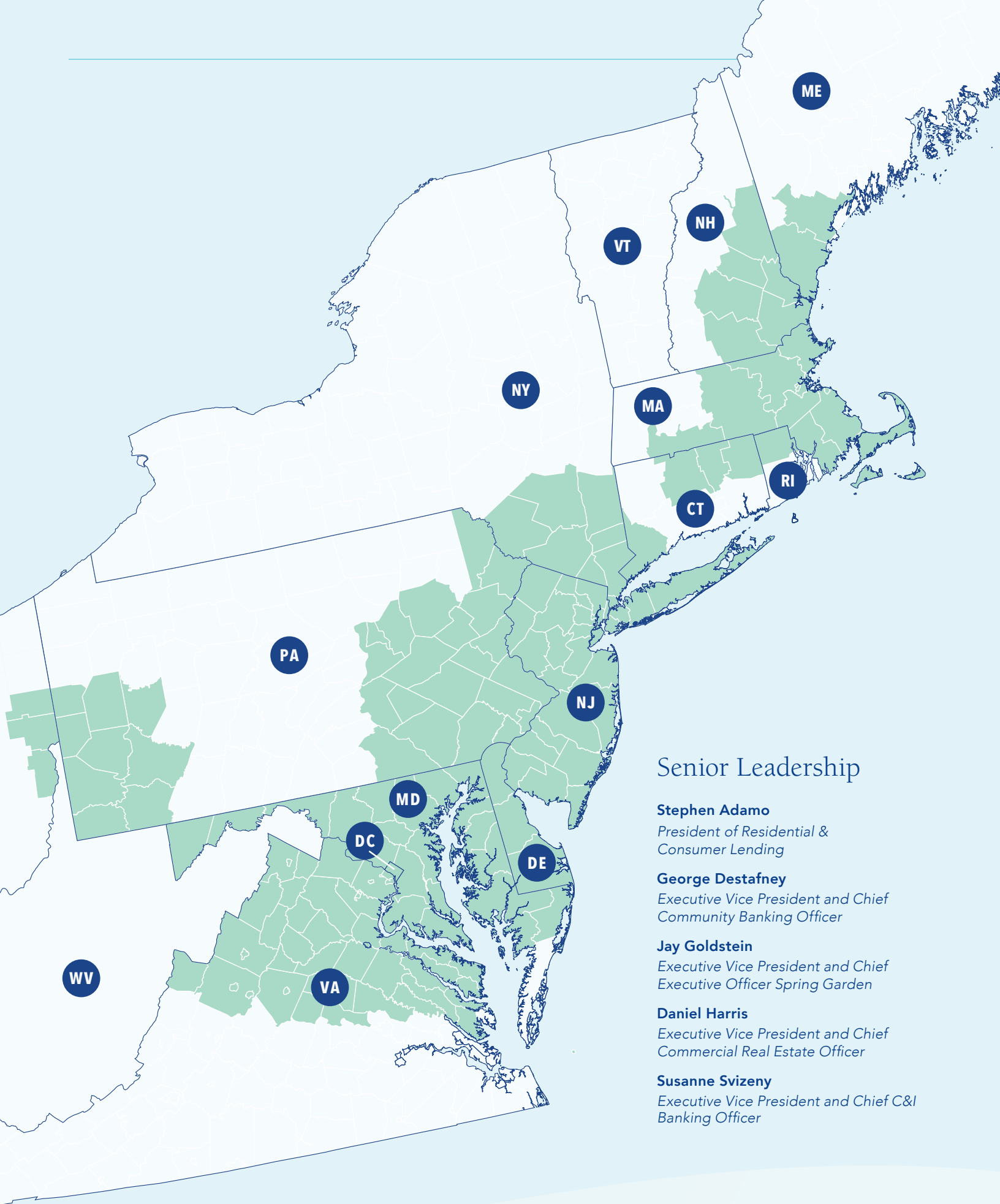
We wish to note the passing in 2024 of JAMES T. SNYDER, a longtime member of our Board of Directors and, most recently, Director Emeritus. Jim helped see the Company through many watershed events, including OceanFirst's initial public offering and the establishment of the Foundation, and we will miss his dedication and insight.

The Middle Atlantic region provides OceanFirst with a presence in a growing and resilient market, and access to a diverse group of customers arrayed along the Northeast corridor from Baltimore to Boston.



60.7M
and Growing
Middle Atlantic
population
(2020 Census)





Senior Leadership

- Stephen Adamo**
President of Residential & Consumer Lending
- George Destafney**
Executive Vice President and Chief Community Banking Officer
- Jay Goldstein**
Executive Vice President and Chief Executive Officer Spring Garden
- Daniel Harris**
Executive Vice President and Chief Commercial Real Estate Officer
- Susanne Svizeny**
Executive Vice President and Chief C&I Banking Officer

We make connections that help build thriving neighborhoods, foster financial security and economic opportunity, and enable many of our neighbors to realize their dreams and aspirations.



Strong Connections Make For Strong Communities

OceanFirst recognizes the importance of forging strong connections with our communities. With a history of more than a century of service to our region, the connections we make have helped to build thriving neighborhoods, foster financial security and economic opportunity, and enable many of our neighbors to realize their dreams and aspirations.

Community engagement can take many forms—providing financial services and solutions, special programs to assist first-time homebuyers and small business owners, investments in neighborhood development projects, financial education initiatives, volunteer efforts by our team members, and contributions in support of local nonprofits.

One important way we are building connections is through the OceanFirst Foundation, which was created in connection with OceanFirst's initial public offering. Since 1996, OceanFirst Foundation has provided over \$49 million in grants to nonprofits across the markets served by OceanFirst Bank branches to help advance economic stability and mobility, support housing solutions, improve health and wellness, invest in higher education, and empower the next generation.

The JOIN! Initiative

The Foundation recently launched a bold new effort to reinvigorate civic engagement, build social capital, and enhance the human connections that are vital for thriving communities. JOIN! stands for *Join. Organize. Inspire. Network.* This innovative program provides grants to nonprofits—that work together with other local organizations, civic and business leaders, and community members to solve community needs through conversation and collective action. Through JOIN! and the Foundation's other initiatives, we aim to empower nonprofits to, "think bigger, solve more problems and make life better" in their neighborhoods.

\$49M+

OceanFirst Foundation
Grants to Nonprofits
(1996-2024)



Nearly

6,000

Hours Volunteered by
WaveMakers

(2024)

Making Waves

OceanFirst employees, known as WaveMakers, are active in volunteer efforts to help our neighbors. Every employee receives up to eight hours of paid time-off each year to volunteer with local nonprofits. In 2024 the WaveMakers volunteered nearly 6,000 hours, giving generously of their time and effort to many worthy organizations. In addition, on our annual CommUNITY First Day, all OceanFirst branches and loan offices are closed for a half-day to allow employees to volunteer at nonprofits in five states.

Walking the Talk

Continuing an initiative launched in 2023, OceanFirst executives literally “take to the streets” to get a ground-level view of our communities and their needs. Through these “walkabouts,” we meet with local organizations on their own turf, walk the neighborhood streets with community leaders, and gain a first-hand look at what local people and businesses want and need from their banking partners. In the past year alone, we visited Atlantic City, Camden, North Brunswick, Perth Amboy and Trenton in New Jersey and the Bronx, in New York—with more walkabouts planned for 2025. What we’ve seen and learned on our walkabouts helps us focus our resources where our communities need them most. And that not only applies to banking services, but also grants provided by OceanFirst Foundation, and volunteer efforts like our CommUNITY First Day and WaveMakers programs.

As a good neighbor and responsible corporate citizen, OceanFirst continually strives to reinforce the human connections that make our communities stronger, more resilient, and better places to live and work.



Board of Directors

John F. Barros
*Managing Principal
Civitas Builders*

Anthony R. Coscia, Esq.
*Partner
Windels Marx*

Jack M. Farris
*Retired
Verizon Communications, Inc.*

Robert C. Garrett
*CEO
Hackensack Meridian Health*

Kimberly M. Guadagno, Esq.
*President and Executive Director
Mercy Center*

Nicos Katsoulis
*Retired
Sun National Bank*

Joseph J. Lebel III
*President and Chief Operating Officer
OceanFirst Bank, N.A.*

Christopher D. Maher
*Chairman of the Board and
Chief Executive Officer
OceanFirst Bank, N.A.*

Joseph M. Murphy, Jr.
*Retired
Country Bank Holding Company, Inc.*

Steven M. Scopellite
*Consultant
Retired—Goldman Sachs*

Grace C. Torres
*Trustee
Prudential Retail Mutual Funds*

Patricia L. Turner, MD
*Executive Director and CEO
American College of Surgeons*

Dalila Wilson-Scott
*Executive Vice President and
Chief Diversity Officer
Comcast Corporation*

Director Emeritus

Angelo J. Catania
John W. Chadwick
John R. Garbarino
Donald E. McLaughlin
Diane F. Rhine
John E. Walsh

OceanFirst Financial Corp. Corporate Officers

Christopher D. Maher
*Chairman of the Board,
President and Chief
Executive Officer*

Joseph J. Lebel III
*Senior Executive Vice President
and Chief Operating Officer*

Patrick S. Barrett
*Senior Executive Vice President
and Chief Financial Officer*

Steven J. Tsimbinos
*Senior Executive Vice President
and Corporate Secretary*

David L. Berninger
*Senior Executive Vice President
and Chief Risk Officer*

David R. Howard
*Executive Vice President
and Treasurer*

Patrick Chong
*Senior Vice President and
Principal Accounting Officer*

Alfred Goon
*Senior Vice President,
Corporate Development
and Investor Relations*

B. Matthew McCue
*Vice President and Assistant
Corporate Secretary*

OceanFirst Bank N.A. Corporate Officers

Christopher D. Maher
*Chairman of the Board and
Chief Executive Officer*

Joseph J. Lebel III
*President and Chief
Operating Officer*

Patrick S. Barrett
*Senior Executive Vice President
and Chief Financial Officer*

David L. Berninger
*Senior Executive Vice President
and Chief Risk Officer*

Michele B. Estep
*Senior Executive Vice President
and Chief Administrative Officer*

Brian Schaeffer
*Senior Executive Vice President
and Chief Information Officer*

Steven J. Tsimbinos
*Senior Executive Vice President
and General Counsel*



**Headquarters (HQ1)
Operations Center**

975 Hooper Avenue
Toms River, NJ 08753

**Administrative Offices
(HQ2)**

110 West Front Street
Red Bank, NJ 07701

www.oceanfirst.com

**Virtual Annual Meeting
of Stockholders**

The annual meeting of stockholders will be held virtually on May 19, 2025 at 8:00 a.m. ET. Instructions to access the virtual meeting are referenced in the proxy statement and available at www.oceanfirst.com in the Investor Relations area.

**Independent Registered
Public Accounting Firm**

Deloitte & Touche LLP
1700 Market Street
Philadelphia, PA 19103

Investor Relations

Copies of the Company's earnings releases and financial publications, including the annual report on Form 10-K (without exhibits) filed with the Securities and Exchange Commission are available without charge by contacting: Alfred Goon, Senior Vice President, 1.888.623.2633 Extension 27516 or investorrelations@oceanfirst.com.

**Stock Transfer and
Registrar**

Shareholders wishing to change the name, address or ownership of stock, to report lost certificates or to consolidate accounts are asked to contact the Company's stock registrar and transfer agent directly:

Broadridge Corporate
Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717
(877) 724-6454