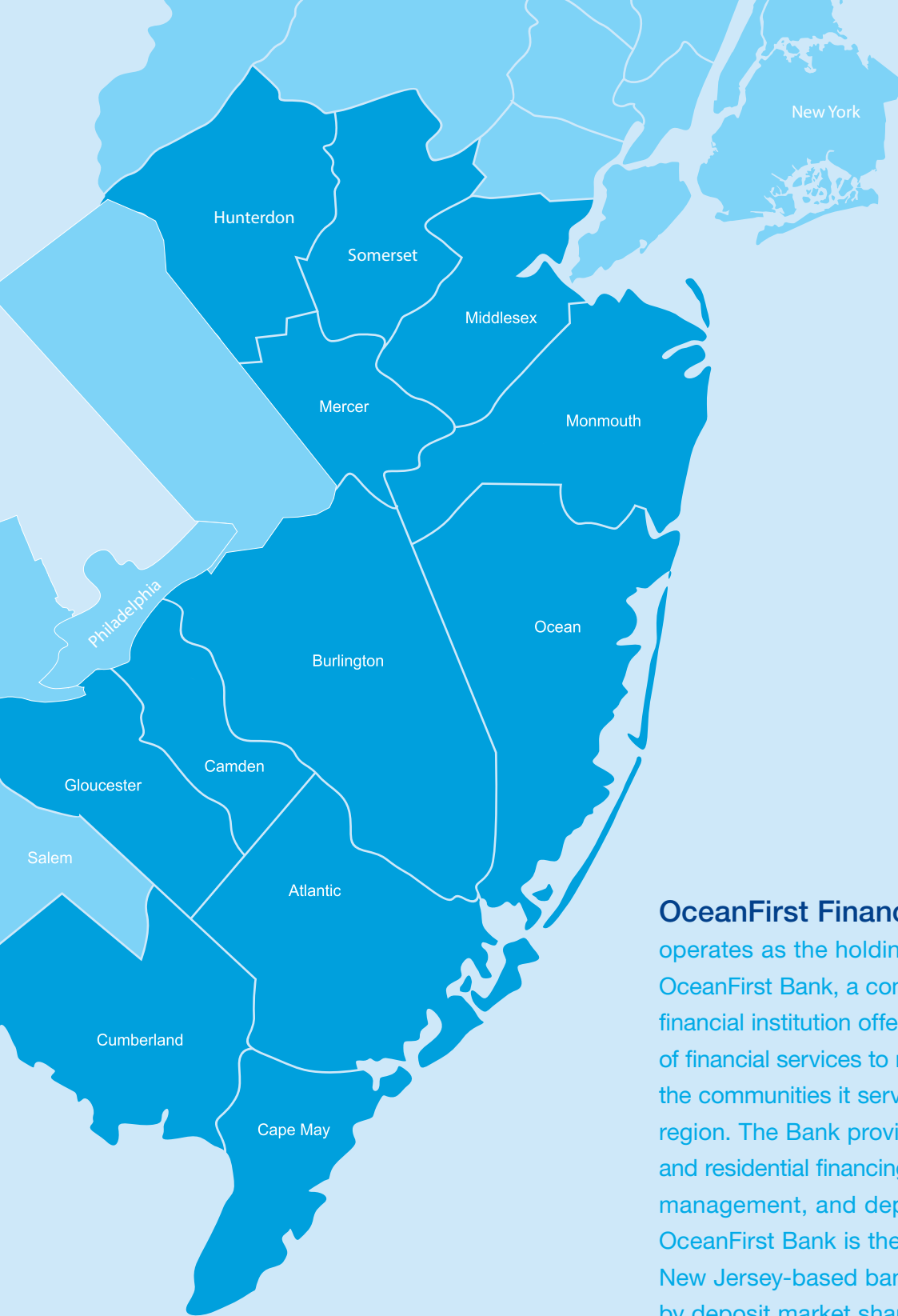




2017 ANNUAL REPORT





OceanFirst Financial Corp.

operates as the holding company for OceanFirst Bank, a community-oriented financial institution offering a wide variety of financial services to meet the needs of the communities it serves throughout the region. The Bank provides commercial and residential financing solutions, wealth management, and deposit services. OceanFirst Bank is the fourth largest New Jersey-based banking institution by deposit market share.

FINANCIAL SUMMARY

(dollars in thousands, except per share amounts)

<i>At or for the year ended December 31,</i>	2017	2016	2015	2014
Selected Financial Condition Data:				
Total assets	\$5,416,006	\$5,166,917	\$2,593,068	\$2,356,714
Loans receivable, net	3,965,773	3,803,443	1,970,703	1,688,846
Deposits	4,342,798	4,187,750	1,916,678	1,720,135
Stockholders' equity	601,941	571,903	238,446	218,259
Selected Operating Data:				
Net interest income	169,218	120,262	76,829	72,348
Other income	27,072	20,412	16,426	18,577
Operating expenses ⁽¹⁾	126,520	102,852	60,775	57,764
Net income ⁽¹⁾	42,470	23,046	20,322	19,920
Diluted earnings per share ⁽¹⁾	1.28	0.98	1.21	1.19
Selected Financial Ratios:				
Tangible stockholders' equity per share	13.58	12.94	13.67	12.91
Cash dividend per share	0.60	0.54	0.52	0.49
Tangible stockholders' equity to total tangible assets	8.42%	8.30%	9.12%	9.26%
Return on average assets ⁽¹⁾	0.80	0.62	0.82	0.86
Return on average tangible stockholders' equity ⁽¹⁾	9.82	7.13	8.96	9.18
Net interest rate spread	3.41	3.38	3.18	3.23
Net interest rate margin	3.50	3.47	3.28	3.31
Operating expenses to average assets ⁽¹⁾	2.39	2.76	2.47	2.50
Efficiency ratio ⁽¹⁾	64.46	73.11	65.17	63.53
Non-performing loans as a percent of total loans receivable	0.52	0.35	0.91	1.06

(1) Amounts and performance ratios for 2017 include merger related expenses, branch consolidation expenses, acceleration of stock award expense due to the retirement of a director, and additional income tax expense related to the recently enacted Tax Reform of \$18.4 million with an after tax cost of \$13.7 million, or \$0.42 per diluted share. Amounts and performance ratios for 2016 include merger related expenses and a Federal Home Loan Bank advance prepayment fee totaling \$16.7 million with an after tax cost of \$11.9 million, or \$0.51 per diluted share. Amounts and performance ratios for 2015 include merger related expenses of \$1.9 million with an after tax cost of \$1.3 million, or \$0.08 per diluted share.

LETTER TO SHAREHOLDERS

Dear Fellow Shareholders,

2017 represented another year of strong performance for our Company, illustrated by excellent operating results in the fourth quarter, which included after-tax core⁽¹⁾ net income of \$14.9 million, yielding a return on average assets of 1.09%, a return on average tangible common equity of 13.3% and an efficiency ratio of 53.7%. These figures demonstrate the value of focusing on organic growth, increasing operating scale through our recent acquisitions, and keeping a sharp eye on risk management and regulatory compliance.

Operating Trends & Strategies

Total deposits grew by \$155 million while our average cost of deposits increased just four basis points over the prior year. We accomplished this despite reducing our branch locations by 15 branches, or 25% of our network. Loan production of \$828 million resulted in net growth of \$160 million as we took the opportunity to improve the credit risk profile of our loan portfolio, an important discipline. Over the past five years our ability to drive organic growth and improve operating scale with several acquisitions has resulted in core EPS growth of 40%.

A relentless focus on growing low-cost and durable deposits, combined with high-quality loans, has been the hallmark of OceanFirst for many years. The addition of growth via acquisition has provided an important supplement; however, acquisitions are not a substitute for organic growth, nor will they improve a business if its fundamental business strategy or execution is flawed. While our success with recent acquisitions gives us the confidence to evaluate additional opportunities, acquisitions are not a stand-alone strategy and take a lower strategic priority than core operating discipline and organic growth initiatives.

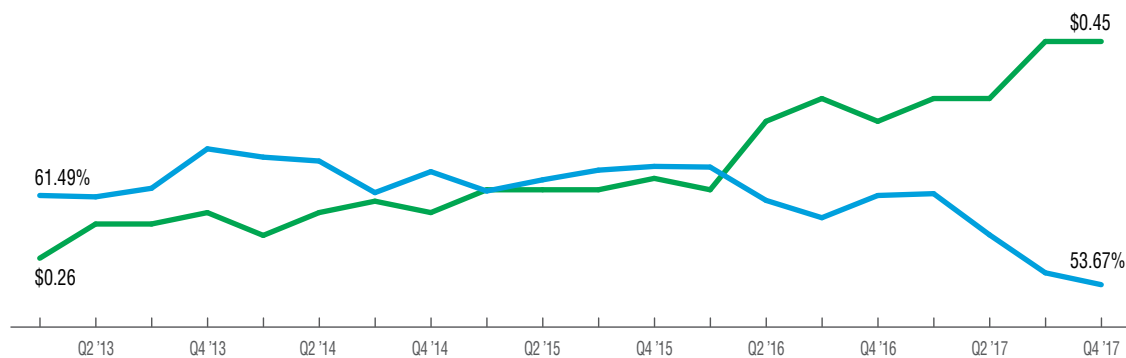
We have established several strategic priorities for the remainder of 2018 and the next few years, including Loan Portfolio Growth, Net Interest Margin Management, Deposit Growth and enhancing our Direct Banking Capabilities.

Loan Portfolio Growth will continue to be driven on a relationship basis. Recruiting top tier commercial loan talent remains a priority and we were pleased to announce the opening of a new commercial loan production office in Doylestown, Pennsylvania that

Quarterly Earnings Per Share and Efficiency Ratio

■ Core Efficiency Ratio

■ Core Diluted Earnings Per Share



⁽¹⁾Core net income excludes merger related expenses, branch consolidation expenses, acceleration of stock award expense due to the retirement of a director, and additional income tax expense related to the recently enacted Tax Reform totaling \$18.4 million with an after tax cost of \$13.7 million.

will serve the broader Bucks County area. In addition, the Sun acquisition has afforded us the opportunity to expand via commercial loan production offices in Edison, New Jersey, and Manhattan, New York. Our professional lenders typically possess decades of experience and customer contacts while defining the OceanFirst brand. Similarly, our residential lending business continues to grow by adding seasoned talent throughout central New Jersey and in the greater Philadelphia metropolitan market. Whether commercial or residential, our lending strategy focuses on securing the best possible talent and providing them with the resources to be responsive and highly competitive.

Loan Balances (in Billions)

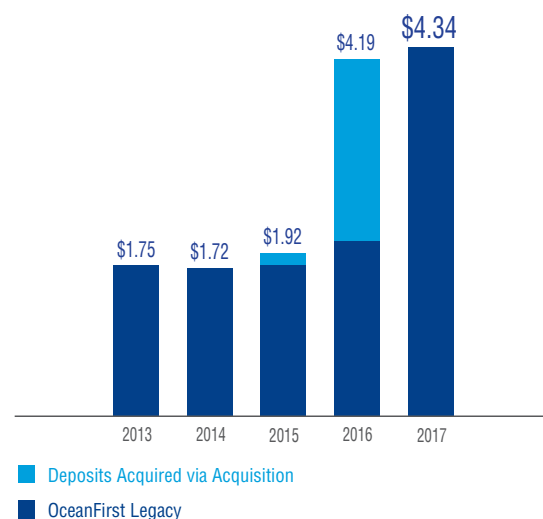


Net Interest Margin Management will be critical as the interest rate cycle turns. Our pricing discipline for both loan and deposit products, coupled with an expanding expertise in Corporate Cash Management, have allowed us to maintain a relatively neutral interest rate risk position. Within the last decade, interest rate discipline has made little difference to community banks. Many banks have adopted less rigorous deposit gathering strategies, growing rate sensitive money market and

certificate balances rapidly and seemingly without regard for interest rate risk positions. This reliance on price sensitive deposits is apparent as many of our competitors are experiencing high and rapidly rising deposit funding costs. Our relationship driven approach, which is significantly more time consuming and managerially intensive, provides a durable competitive advantage. Long-term investments in corporate cash management, the focus on commercial lending, and our disciplined approach to pricing have been successful as demonstrated by strong and stable net interest margins.

Deposit Growth may be modest in 2018 as our focus on quality deposits will restrain overall growth. Incremental investments in leadership talent in Corporate Cash Management will provide increasing value to the Bank and to our customers. In addition, our retention of deposits at acquired banks exceeds 94% and the retention of deposits at the 15 branches consolidated in 2017 remains above 97%. As consumer preferences change, it is critical that we shift our investments to provide convenience according to our customer's definition. Convenience is increasingly

Deposit Balances (in Billions)



defined by mobile, online, telephone, text, email, and video conferencing rather than by our physical branch locations and the hours of our drive-up facilities.

Direct Banking Capabilities will be the foundation of our customer interactions in the coming years. I was recently asked how we might compete with the likes of Google, Facebook, Twitter, SnapChat, Uber, or AirBNB. My answer is simple: social media does a phenomenal job connecting us with each other but spends little time or effort trying to establish relationships with their users. These social media behemoths know what you purchase, where you are located, what you like to photograph, and even who your friends are. However, their business models are different and do not include a focus on direct relationships nor have they demonstrated a focus on protecting their clients' data. Have you ever tried to call, visit, or text any of these entities for help, or attempt to communicate with a human being? Automation is very valuable but robots will not

replace trusted advisors anytime soon.

That said, consumers are demanding technology excellence. Processes must be easy to use and response times lightning fast. We have invested in technology for years, pioneered online banking,

bill payment, remote deposit, mobile banking, card management, Apple Pay, Android Pay, and we expect to launch Zelle payments this year. One challenge as we grow is ensuring that our employees quickly embrace technology to ensure our unique blend of high-tech and high-touch banking provides a seamless customer experience. Our investment in Direct Bank leadership, along with the appropriate training, compensation, and technology will allow us to meet that challenge.

Human Capital Management

Human Capital can provide a sustainable competitive advantage for OceanFirst. The Bank has spent the

past few years recruiting top tier talent, retaining the best talent from acquired banks, and investing in our legacy workforce. We are pleased to include a number of our staff in this year's report. They represent the incredible team of over 1,000 employees that come to work each day, focused on building a premier community bank.

External recruiting has led to the addition of quality employees throughout the Company in disciplines as diverse as commercial lending, information security, customer experience, business intelligence, and risk management. Our focus has been clear, whether we are recruiting a seasoned commercial banker with decades of experience or a recent graduate with computer engineering skills. We focus on attracting bright, competitive, and team-focused employees that will drive the Bank's performance. Our acquisitions have provided a wonderful opportunity to identify talent at every level. Among the senior officer group, the Bank has added Executive Vice President and Senior Vice President talent in Commercial Lending, Residential Lending, Corporate Cash Management, Investment Services, Human Resources, Information Security and Bank Secrecy Act/Anti-Money Laundering. As it relates to the broader pool of employees, over 74% of employees joining on the first day of an acquisition have been matched to long-term positions at OceanFirst.

Compensation plays a critical role and the competitive pressure in this area cannot be ignored. To ensure we attract and retain the best talent in an increasingly complex industry, the Company implemented a \$15 minimum wage policy in January 2018. To afford long-term compensation opportunities, the Company is in the process of expanding our Employee Stock Ownership Plan (ESOP) by purchasing approximately 300,000 additional shares of OCFC common stock which will be added to the Plan in 2018. This commitment will increase the annual ESOP allocation for every employee and thus support their retirement planning while aligning them with our shareholder value objectives.



OceanFirst Bank offers mobile banking for customers' convenience.

Investing in employees is more than just a compensation discussion. We have expanded external training opportunities for our employees with the Risk Management Association (RMA), the Stonier Graduate School of Banking at the Wharton School of the University of Pennsylvania, and a unique partnership with Monmouth University's Graduate School. In addition to external opportunities, the Bank has created a nine-week Certified Digital Banker curriculum which enables our customer facing employees to be best positioned to help clients as their service needs evolve. All customer facing retail employees will have completed this curriculum by the end of 2018.

In addition to compensation and training, the physical work environment is becoming an increasingly important factor in recruiting top-tier talent. The Bank is dedicating substantial resources to consolidate over 300 employees from 19 disparate back office locations into two scalable, convenient, and attractive campuses that address current employee needs and position us to accommodate future growth. Our nine-acre operations campus in Toms River is undergoing a multi-phase renovation that will provide an extraordinary environment, including a new, state-of-the-art customer contact center to support the dramatic



Renovation of the operations center is currently underway.

growth of our Direct Banking activities. Complementing the operations campus is a new administrative building, which is featured on the cover of this report. This new building, located in Red Bank, New Jersey, will provide access to a wide and talented labor pool and

will attract specialists in finance, credit administration, risk management, information technology, and cybersecurity. Located in a vibrant urban environment within walking distance of New Jersey Transit rail service to New York City and a short drive from

the New York City ferry, the location enhances efforts to grow our client base into New York and northern New Jersey, as well as increases our access to a diverse and highly qualified labor pool. There has been a talent war in our industry for years and it is growing more intense. Our approach to compensation, investing in staff development, and providing exceptional work environments is strategically focused on winning the talent war.

“The Bank is dedicating substantial resources to consolidate over 300 employees from 19 disparate back office locations into two scalable, convenient and attractive campuses that address current employee needs and position us to accommodate future growth.”

Economic Issues and Opportunities

Community banks reflect the economic opportunity of the markets they serve. As our economy is reaching a relatively high level of employment and inflation appears to be stabilizing, the Federal Reserve is signaling that several increases to short-term interest rates are on the agenda for 2018. While caution is appropriate, increases to interest rates are a positive sign that the economy is demonstrating strength that has not been evident in more than ten years.

Tax reform should stimulate the economy further, adding fuel which may lengthen the duration of the expansion. However, expansions do not last forever, which is a reason to be even more vigilant regarding the timing and nature of the next recession or negative credit cycle. Forecasting credit cycles is a difficult business in any environment, but today's outlook is even more challenging. On the one hand, the prospect of broad global economic growth, tax reform in the U.S., and the possibility of a stimulative infrastructure spending plan all point to the potential for years of additional growth ahead. On the other hand, the prospect that interest rate increases might substantially dampen loan demand and the possible negative economic effects of a tariff induced trade war suggest that the current expansion may be on borrowed time. The situation reminds us of the joke about wanting a one-handed economist.

As a community bank it is our responsibility to plan for a wide range of outcomes and to pursue a path of careful growth while adhering to strict risk management disciplines. This approach may result in a lower growth rate than other banks, but preserving margins will allow the Bank to deliver steady earnings growth while strategically positioning us to take advantage of the next cycle.

Capital Management

As earnings have advanced we have taken the opportunity to increase the quarterly cash dividend to \$0.15 per share, a 25% increase over the past five years. At this level the dividend is on the low end of our historical payout ratio, allowing for an opportunity to re-evaluate capital management strategies. Most important to the capital discussion is determining the amount of capital the Bank might require to support growth initiatives or to weather a period of economic uncertainty.

Given the competitive pressure currently evident in our markets, it is unlikely that internally generated capital will be effectively deployed solely through organic growth. Prudent acquisitions, which have fueled earnings growth in recent years, are a second option to deploy capital. As our industry consolidates and as our track record demonstrates, there is a reasonable chance to effectively deploy capital through acquisitions. Of course, capital that does not have the prospect of being useful to the Company in the long term should be returned to our shareholders.

The external environment adds complexity to the evaluation as the lack of clarity around medium term economic conditions presents a challenge. Interest rate movements, the possibility of negative economic developments, and the opposite prospect of positive economic developments, are causing potential outcomes to be widely diverse.

Given our ability to deploy capital and the uncertainty of the external economic environment, we have deferred consideration of an increase to the regular

dividend. In the event that our earnings allow us to accumulate a significant amount of excess capital, the Company has several tools with which capital levels can be optimized, including acquisitions, share repurchases and the consideration of special dividends. We will certainly keep you apprised of our strategic approach to capital management as the year progresses.

Governance

As the Company grows it is imperative that the Board of Directors also adapt to meet the changing governance requirements of a larger, more complex, and more geographically diverse business. Our Board has embraced this challenge and has committed to an ongoing process of Board Renewal. This process includes reviewing the Board's policies and procedures, the structure of committees, mechanisms for policy oversight, and the composition of talent in the Boardroom.

“Our Board has embraced this challenge and has committed to an ongoing process of Board Renewal.”

As part of this process, the Board has adjusted policies, including the relaxation of residence requirements and the elimination of age restrictions, both targeted to ensure a wider pool of Director candidates. The Board has also separated the finance functions of the Risk Committee into a new Finance Committee. Routine policy and procedure matters have been delegated to the committee level in order to ensure the full Board focuses on the strategic direction of the Company. In addition, the Leadership Committee has developed a matrix of Director skills and experiences to ensure the talent composition of the Board reflects the strategic challenges facing the Company. Finally, in this year's proxy statement we are asking our shareholders to approve a declassified election process for the Board, which will allow our shareholders to vote on every Director's term each year. Annual Director elections allow the Company the

maximum opportunity to guide the composition of the Board on an ongoing basis. These changes position the Board to provide the appropriate governance for a fast growing and complex Company.

“Annual Director elections allow the Company the maximum opportunity to guide the composition of the Board on an ongoing basis.”

Directors Dorothy McCrosson and Donald McLaughlin have announced their intention to retire from Board service effective at the Annual Shareholder meeting in May. Ms. McCrosson joined the Company through the Ocean City Home Bank acquisition, having served that Bank since 2011. She has played an important role during the integration of Ocean City Home Bank, and has served with distinction on our Leadership Committee. We are looking forward to continuing to work with her as she focuses on her private law practice.

Mr. McLaughlin deserves special recognition. He joined the Board of Ocean Federal Savings in 1985, serving our Company and its predecessor for 33 years. Don helped guide the Board through the demutualization process in 1996 and has served as a Director of the OceanFirst Foundation since its inception. Among Don’s many significant contributions has been his chairmanship of the Risk Committee, which he has lead since its creation. He also played a pivotal role in creating a governance structure that has served the Bank extremely well. Don’s unflappable demeanor and thoughtful leadership created a strong risk management foundation that will serve the Bank well for years to come. His presence will be greatly missed in the Boardroom.

Directors Anthony Coscia, Grace Torres, and John Lloyd were appointed to the Board in early 2018. Their insights, ideas, skills, and varied experiences over a broad industry spectrum make them valuable additions to the Board.

Finally, on behalf of the Board of Directors, the Officers and Staff, and our customers, we thank you for the investment you have made in OceanFirst Financial Corp. and your support and confidence in our ability to continue to deliver shareholder value.



Christopher D. Maher

Chairman of the Board
President and Chief Executive Officer

April 11, 2018



OUR TEAM MAKES THE DIFFERENCE

“The dedication of my colleagues—their integrity and their daily commitment to excellence—is what makes OceanFirst an extraordinary bank.”

SHARON DANIELSON, SVP Deposit Operations Manager



Sharon DANIELSON
SVP Deposit Operations Manager

Keshia JONES
AVP Branch Manager

Anthony GIORDANO III
SVP Senior Operations Manager

Jennifer INGENITO
VP Human Resources Manager



OceanFirst employees take pride in ensuring we deliver exceptional products and services for our customers. Whether they are responsible for originating loans, managing the digital banking platform, or maintaining our cybersecurity, the strength of OceanFirst employees differentiates our bank.

Our team is now more than 1,000 strong, with employees from our legacy OceanFirst organization working side-by-side with those from the banks we have acquired. The employees featured on these few pages represent the commitment of our talented and united team of professionals.



Javier HURTADO
VP Branch Manager

Nina ANUARIO
SVP Senior Business Development Officer

Amanda TILLEY
VP Project Management Officer

Issan ACOSTA
AVP Branch Manager

RELATIONSHIPS ARE OCEANFIRST'S STRENGTH

Whether collaborating with colleagues, connecting with customers, or helping our neighbors in the communities we serve, our employees appreciate every relationship.

“Banking is all about personal and professional relationships. We view our digital platform as a way of reinforcing those connections.”

TRICIA CILIBERTO, VP Direct Bank



Volha KISLAYA
AVP Branch Manager

Joseph LaDUCA
SVP Controller

Tricia CILIBERTO
VP Direct Bank



Collaborating with Colleagues

OceanFirst employees are distinguished by their ability to build relationships across the organization. By combining diverse perspectives and complementary skills, they spur innovation, improve outcomes, and facilitate teamwork. These relationships strengthen our bank, delivering enhanced value for customers and shareholders.

Connecting with Customers

At OceanFirst, we work closely with customers, helping them achieve their financial aspirations at every stage of their lives. Whether it is owning a home, sending children to college or preparing for retirement, OceanFirst is ready to lend a hand.



Janet BOSSI
SVP Loan Originations Manager

Thomas ANDO
SVP Commercial Lender

Shannan BOYD
VP Loan Operations Manager

Christine DePHILLIPS
Senior Commercial Loan Assistant

OceanFirst Foundation

OceanFirst Bank has established a reputation as a good neighbor and responsible corporate citizen since its founding in 1902. When the Board of Directors and management of OceanFirst were planning the conversion from a mutual, depositor-owned organization to a publicly owned company, they realized the transaction provided a unique opportunity to help their neighbors in a new way. With the approval of depositors, OceanFirst became the first bank in the United States to establish a private foundation in conjunction with an IPO. In 1996, OceanFirst Foundation was created with a one-time endowment of \$13.4 million in the newly issued OceanFirst Financial Corp. (OCFC) common stock.

OceanFirst Foundation concentrates on four priorities: health and wellness initiatives, housing programs, improving the quality of life, and youth development and education.

In addition to traditional grants, OceanFirst Foundation introduced several significant initiatives, including:

- Through the **OceanFirst Charity Challenge**, established four years ago, over 100 non-profit organizations have raised over **\$1.5 million**. In addition, OceanFirst Foundation presented over **\$90,000** in grants and prizes to the participating charities.
- Since the OceanFirst Foundation **Scholarship Program** was created in 2010, **\$1.8 million** has been awarded to local colleges and universities in our footprint, helping **1,260** high school graduates from central and southern New Jersey pursue their dream of higher education.

The return on that initial investment has been remarkable. At the end of 2017, total grants from OceanFirst Foundation were over \$34 million. Measured in lives transformed, the benefits are incalculable.

The impact of OceanFirst's decision to create an independent foundation in conjunction with their IPO extends far beyond central and southern New Jersey. Since OceanFirst established the Foundation, it is estimated that no less than 100 mutual conversions have followed OceanFirst's lead, mobilizing hundreds of millions of dollars for nonprofit organizations across the country.

- OceanFirst Foundation partners with the Lakewood BlueClaws and Townsquare Media for the OceanFirst Foundation **Home Runs for Heroes** program, which supports charities that help veterans and local service men and women. Since the program began in 2009, **\$260,000** has been provided to 14 organizations helping hundreds of our military and their families who have sacrificed so much for our country.
- To help parents afford rewarding summer experiences for their children, OceanFirst Foundation introduced a **Summer Camp Grants** program in 2017. Already **\$90,000** has been awarded to 22 local organizations with hundreds of children benefitting.



OceanFirst Financial Corp. OceanFirst Bank

BOARD OF DIRECTORS

Steven E. Brady
Retired
Ocean Shore Holding Co.

Joseph J. Burke, CPA
Retired
KPMG LLP

Angelo Catania
Retired
Homestar Services, LLC

Anthony R. Coscia, Esq.
Partner
Windels Marx Lane & Mittendorf, LLP

Michael D. Devlin
Retired
Cape Bancorp., Inc.

Jack M. Farris
Vice President and
Deputy General Counsel
InfoSec & Cybersecurity for
Verizon Communications, Inc.

John K. Lloyd
Co-CEO
Hackensack Meridian Health

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

Dorothy F. McCrosson, Esq.
Managing Partner
McCrosson & Stanton, P.C.

Donald E. McLaughlin, CPA
Retired

Diane F. Rhine
Broker Sales Representative
Childers Sotheby's
International Realty

Mark G. Solow
Retired
GarMark Advisors, LLC

Grace C. Torres
Trustee
Prudential Retail Mutual Funds

John E. Walsh
Senior Vice President
T and M Associates, Inc.

Samuel R. Young
President and CEO
Tilton Fitness Management

DIRECTORS EMERITUS

John W. Chadwick

John R. Garbarino

Robert E. Knemoller

James T. Snyder

OceanFirst Financial Corp.

CORPORATE OFFICERS

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

Michael J. Fitzpatrick
Executive Vice President
Chief Financial Officer

Steven J. Tsimbinos
Executive Vice President
General Counsel
Corporate Secretary

Grace M. Vallacchi
Executive Vice President
Chief Risk Officer

Jill Apito Hewitt
Senior Vice President
Investor Relations Officer

Robert A. Laskowski
Senior Vice President
Treasurer

Linda L. Blakaitis
Vice President
Assistant Corporate Secretary

OceanFirst Bank

EXECUTIVE OFFICERS

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

Michael J. Fitzpatrick
Executive Vice President
Chief Financial Officer

Gary S. Hett
Executive Vice President
Chief Human Resources Officer

Joseph R. Iantosca
Executive Vice President
Chief Administrative Officer

Nicos Katsoulis
Executive Vice President
Corporate Banking

Joseph J. Lebel III
Executive Vice President
Chief Banking Officer

Steven J. Tsimbinos
Executive Vice President
General Counsel and
Corporate Secretary

Grace M. Vallacchi
Executive Vice President
Chief Risk Officer

FIRST SENIOR

VICE PRESIDENTS

Vincent M. D'Alessandro
President, Southern Region

George Destafney
President, Central Region

David R. Howard
President, Direct Banking

SENIOR VICE PRESIDENTS

Carlo Alibrandi
Commercial Lending

Thomas A. Ando
Commercial Lending

Nina Anuario
Business Development

Michelle J. Berry
Residential Lending

Janet M. Bossi
Residential Lending

Michael A. Boyd
BSA

Paul H. Ciancimino
Commercial Lending

Michael Coleman
Commercial Lending

William R. Cornelius
Commercial Lending

Anthony D'Imperio
Chief Credit Officer

Sharon L. Danielson
Deposit Operations

Craig Degenova
Commercial Lending

Michael DellaBarca
Commercial Credit Administration

Michele B. Estep
Human Resources

Bradley J. Fouss
Commercial Lending

Edward J. Geletka
Retail Sales

Anthony Giordano III
Senior Operations Manager

Mark A. Harhigh
Commercial Credit Administration

Michele E. Hart
Associate General Counsel

Jill Apito Hewitt
Investor Relations & Corporate
Communications

Angela K. Ho
Principal Accounting Officer

Gayle S. Hoffman
Chief Enterprise Risk Officer

Sean D. Kauffman
Commercial Lending

Kenneth L. Keller
Commercial Lending

Joseph A. LaDuca
Controller

Cara M. Larned
Marketing

Cynthia Lash
Commercial Lending

Robert A. Laskowski
Treasurer

Raymond C. Leahy
Commercial Lending

Stacy S. Mattia
Commercial Lending

Nancy L. Mazza
Retail Banking

Scott McLaughlin
Special Assets Group

Michael C.K. Moorhead
Commercial Credit Administration

Edward K. Moran
Commercial Lending

Veronica Morey
Retail Banking

Marc A. Mosco
Human Resources

Rachel M. O'Keefe
Wealth Operations & Administration

Steven L. Pellegrinelli
Commercial Lending

Louis Petrini
Commercial Lending

Charles L. Pinto
Retail Banking

Michele A. Powelczyk
Commercial Credit Administration

Michael C. Reda
Chief Information Officer

Brian E. Schaeffer
Chief Information Security Officer

James M. Smith
Commercial Lending

Noel M. Spear
Real Estate Operations

Mark A. Tasy
Retail Banking

William G. Toner
Information Technology

Suzanne L. Wegryn
Commercial Credit Administration

David A. Williams
Information Technology

Wendy L. Wright
Commercial Credit Administration

Shareholder Information

ADMINISTRATIVE OFFICES

110 West Front Street
Red Bank, NJ 07701

OPERATIONS CENTER

975 Hooper Avenue
Toms River, NJ 08754-2009

ANNUAL MEETING OF SHAREHOLDERS

The Annual Meeting of Shareholders will be held on May 31, 2018 at 6:00 pm at the OceanFirst Bank Administrative Offices at 110 West Front Street, Red Bank, New Jersey 07701.

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:

Jill Apito Hewitt, Senior Vice President,
Extension 7516 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:

American Stock Transfer and Trust Co.
Shareholder Relations Department
59 Maiden Lane, New York, NY 10038
(800) 937-5449

INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

KPMG LLP
51 John F. Kennedy Parkway
Short Hills, NJ 07078



On March 12, 2018 OceanFirst representatives gathered to ring the closing bell at Nasdaq.*

*Photography by Nasdaq, Inc.



www.oceanfirst.com
NASDAQ: OCFC
(732) 240-4500



Member FDIC
Equal Housing Lender
Equal Opportunity Lender