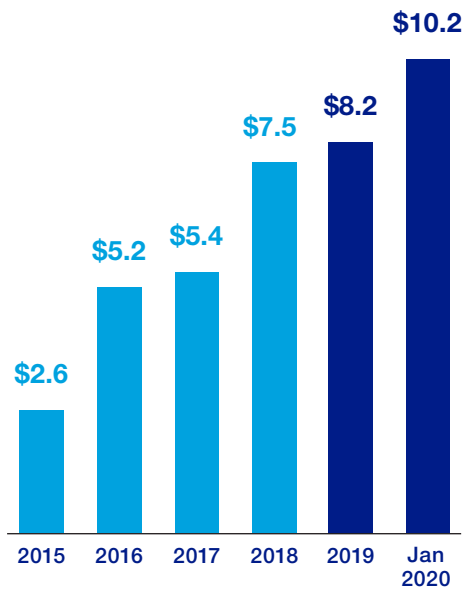


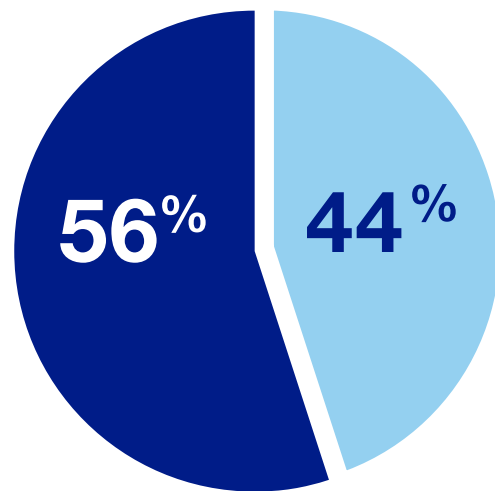


OCEANFIRST FINANCIAL CORP.
2019 ANNUAL REPORT

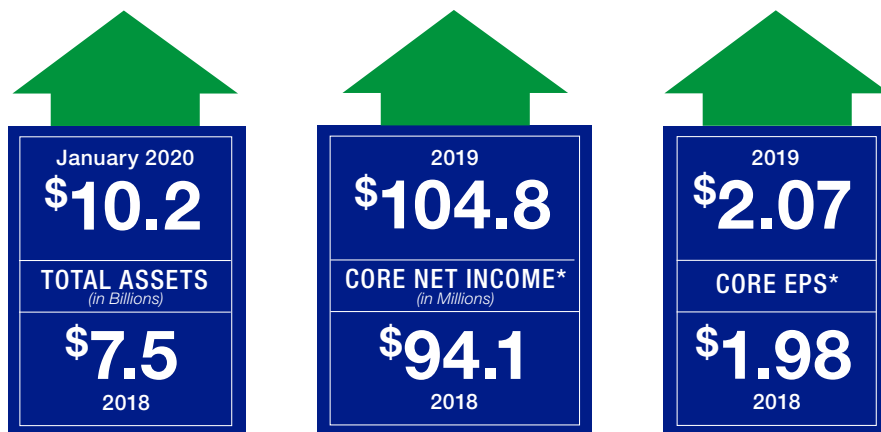
AT-A-GLANCE



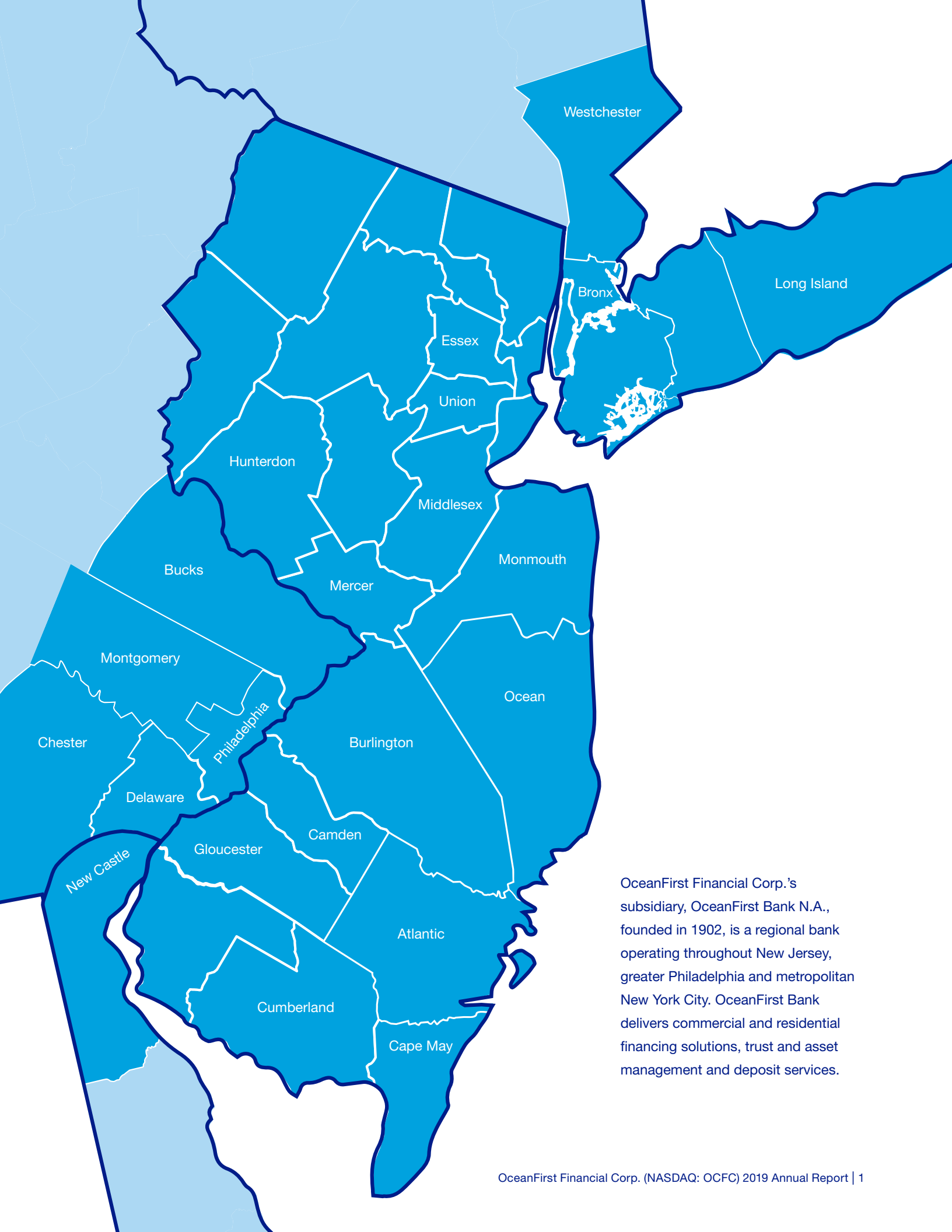
Total Assets
(in Billions)



Loan Portfolio
■ Commercial ■ Consumer



* Please refer to footnote on page 2.



OceanFirst Financial Corp.'s subsidiary, OceanFirst Bank N.A., founded in 1902, is a regional bank operating throughout New Jersey, greater Philadelphia and metropolitan New York City. OceanFirst Bank delivers commercial and residential financing solutions, trust and asset management and deposit services.

FINANCIAL SUMMARY

(dollars in thousands, except per share amounts)

At or for the year ended December 31,	2019	2018	2017	2016
SELECTED FINANCIAL CONDITION DATA				
Total assets	\$8,246,145	\$7,516,154	\$5,416,006	\$5,166,917
Loans receivable, net	6,207,680	5,579,222	3,965,773	3,803,443
Deposits	6,328,777	5,814,569	4,342,798	4,187,750
Stockholders' equity	1,153,119	1,039,358	601,941	571,903
SELECTED OPERATING DATA				
Net interest income	255,971	240,502	169,218	120,262
Other income	42,165	34,827	27,072	20,412
Operating expenses ⁽¹⁾	189,142	186,337	126,520	102,852
Net income ⁽¹⁾	88,574	71,932	42,470	23,046
Diluted earnings per share ⁽¹⁾	1.75	1.51	1.28	0.98
SELECTED FINANCIAL RATIOS AND OTHER DATA ⁽¹⁾				
Tangible stockholders' equity per common share at end of period	15.13	14.26	13.58	12.94
Cash dividends per common share	0.68	0.62	0.60	0.54
Tangible stockholders' equity to tangible assets	9.71%	9.55%	8.42%	8.30%
Return on average assets ⁽¹⁾	1.10	0.98	0.80	0.62
Return on average tangible stockholders' equity ⁽¹⁾	11.96	11.16	9.82	7.13
Net interest rate spread	3.40	3.57	3.44	3.38
Net interest margin	3.62	3.71	3.53	3.47
Operating expenses to average assets ⁽¹⁾	2.35	2.53	2.39	2.76
Efficiency ratio ⁽¹⁾	63.44	67.68	64.46	73.11
Non-performing loans as a percent of total loans receivable	0.29	0.31	0.52	0.35

(1) Amounts and performance ratios for 2019 include merger related expenses, branch consolidation expenses, non-recurring professional fees, compensation expense due to the retirement of an executive officer, and the reduction in income tax expense from the revaluation of state deferred tax assets as a result of a change in the New Jersey tax code of \$20.6 million with an after tax cost of \$16.3 million. Amounts and performance ratios for 2018 include merger related expenses, branch consolidation expenses, and an income tax benefit related to Tax Reform of \$28.2 million with an after tax cost of \$22.2 million. Amounts and performance ratios for 2017 include merger related expenses, branch consolidation expenses, and additional income tax expense related to Tax Reform of \$18.1 million with an after tax cost of \$13.5 million. Amounts and performance ratios for 2016 include merger related expenses and the Federal Home Loan Bank advance prepayment fee totaling \$16.7 million with an after tax cost of \$11.9 million.



Christopher D. Maher *(left)*
Chairman of the Board
President and Chief
Executive Officer

Joseph J. Lebel III *(right)*
Executive Vice President and
Chief Operating Officer

DEAR FELLOW SHAREHOLDERS,

As we write this, people around the world are grappling with the unprecedented disruption caused by the global COVID-19 outbreak. While the ultimate impact of the pandemic is unpredictable, we believe this is a time for organizations like OceanFirst to demonstrate strength, compassion and leadership—to help our families, friends, neighbors and communities through this critical period and on to a robust recovery.

The Company took early and decisive action, activating a Pandemic Response Plan in February 2020. Our actions included measures to support our customers, employees, shareholders and the broader community. Prioritizing the health and safety of our customers and employees, we adopted sanitary and social distancing practices Company-wide, as recommended by public health authorities. Also, we temporarily eliminated lobby services at all branches and shifted to drive-up service for most branches, while continuing to assist customers through our Digital Banking and Call Center operations. We instituted Borrower Relief Programs to enable business and consumer borrowers most severely affected by COVID-19 to defer certain loan payments and access additional credit. With the tireless efforts of our lending and credit teams, we quickly implemented the CARES Act Paycheck Protection Program, responding to inquiries from more than 2,000 clients. We expect to originate over \$500 million in these SBA loans during the second quarter. For our employees, we created a “bank” of paid time off hours to be used in the event of quarantine, isolation, family care needs or other circumstances related to COVID-19. OceanFirst Foundation established a grant pool to support non-profit organizations that were directly impacted by COVID-19.

We also acted decisively to protect our shareholders by ensuring the continued operation of our Company. These actions included dispersing critical operations across several Company locations and providing additional IT resources to enable team members to work remotely. Where possible, we have repriced assets and liabilities and taken other balance sheet initiatives to offset net interest margin compression. And we are proactively monitoring our loan portfolio to identify industries, loan types and borrowers that may be at risk from the economic impact of COVID-19. Reflecting our responsibility to our shareholders, we held an investor briefing on March 24th to outline our response and address investor questions regarding the potential impact of the pandemic on our business.

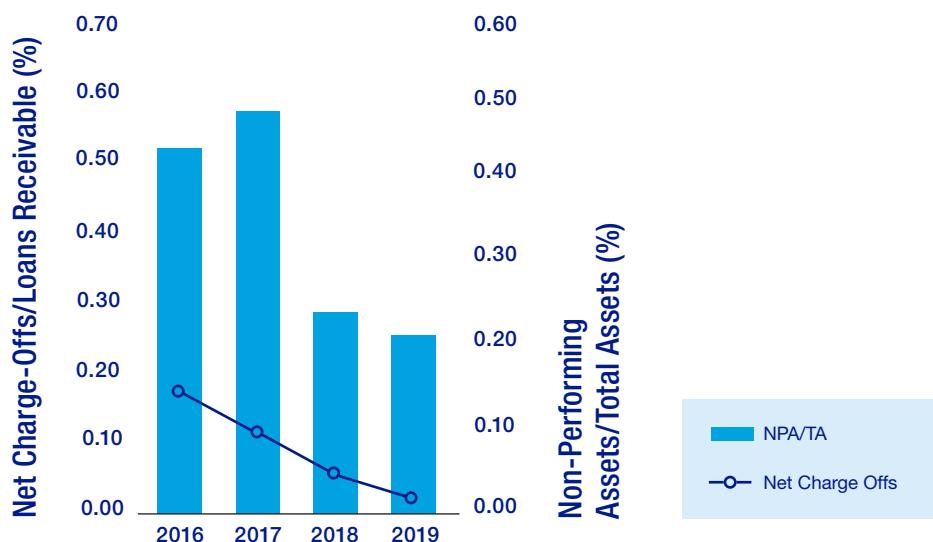
We are proud of the way our teammates have “stepped up” throughout this challenging time. Our experience during other periods of extreme hardship, such as Superstorm Sandy, is that such efforts represent a vital lifeline that helps our customers, employees and neighbors—and our Company—stay resilient and come back stronger. Our clients will long remember OceanFirst’s early and decisive action to protect our community.

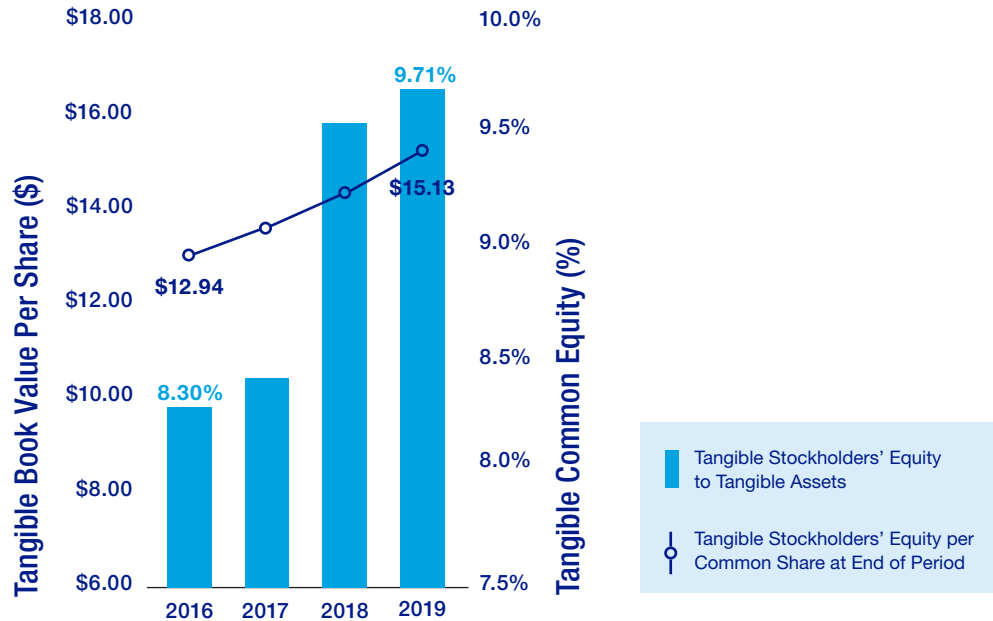
MANAGING THROUGH CHALLENGING TIMES

The emergence of COVID-19 underscores an important point: while we strive at all times to create value for OceanFirst’s stockholders, these efforts do not take place in a vacuum.

As with all businesses, our operating environment is affected by a variety of economic forces. In addition to concerns that the pandemic may push the US and world economies into a recession, the Federal Reserve’s strategies, while necessary, have produced historic low interest rates that have a negative impact on financial institutions’ margins.

While a global health crisis was unanticipated, our disciplined approach to risk management has prepared the Company for a wide variety of economic stresses, including the current environment. We have worked diligently to build a strong balance sheet heading into this potentially difficult economic period. As of year-end 2019, this strength was evidenced by a very healthy tangible capital ratio of 9.7% and remarkably low levels of non-performing assets, which totaled just 0.22%.





Further, net charge-offs during 2019 totaled just 0.02%, an exceptionally low level.

If the current disruption persists, charge-offs and non-performing assets are likely to increase industry-wide, but our starting point is much stronger than many peers, providing a wider array of strategic options. In addition, our dividend payout ratio of just 33% of core earnings in 2019 allowed us to build tangible book value, deploy capital in value-creating acquisitions, and repurchase 1.1 million shares. This modest dividend payout ratio also provides additional flexibility as industry-wide margins come under pressure.

In summary, we believe OceanFirst is strong—in capital, purpose and spirit. We are confident that the value we are building for the long-term will endure well beyond the present short-term market and economic headwinds.

In the balance of this year’s annual report, we want to talk about our performance in 2019, as well as our strategies to deliver sustainable growth, the value of our community bank culture, our approach to capital deployment, and the qualities that make our region such an attractive place to do business.

2019: DELIVERING ON OUR POTENTIAL

OceanFirst’s efforts to deliver performance and value to shareholders, provide unparalleled service to customers, create a rewarding workplace for team members, and support thriving communities met with noteworthy success in 2019.

Our financial results benefitted from record loan originations, a solid increase in deposits, and strong growth in GAAP earnings, core earnings, and EPS. We strengthened our market presence by launching regional banking operations in New York City and Philadelphia and executed the acquisition of three additional banks. These acquisitions substantially strengthened our position as the leading bank in central and southern New Jersey and supported our expansion into New York. We continued to invest in talent and technology, to stay ahead of our customers’ needs in a fast-changing financial marketplace. And, true to our community bank culture, we worked to improve the lives of our neighbors and friends by supporting local non-profit organizations both financially and through the volunteer efforts of our colleagues.

“To provide further opportunities for organic growth, one of our top priorities has been to extend our market footprint into New York and Philadelphia in a meaningful way.”

Net income for 2019 on a GAAP basis was \$88.6 million, or \$1.75 per diluted share, rising from \$71.9 million, or \$1.51 per diluted share, for the prior year. Core earnings were a record \$104.8 million, or \$2.07 per diluted share, for 2019, excluding merger related and branch consolidation expenses, certain non-recurring professional fees and compensation expenses, and the effect of a change in New Jersey’s tax code. This was an 11.4% increase over the prior record of \$94.1 million, or \$1.98 per diluted share, set in 2018. Our earnings power was reflected in strong performance metrics. Core return on average tangible assets for 2019 was 1.37% and core return on average tangible stockholders’ equity was 14.16%. Reflecting our continuing emphasis on expense control, the core efficiency ratio was 55.8% for 2019.

Our performance in 2019, as in recent years, reflected well-defined strategies designed to deliver sustainable, profitable growth. Specifically, we aim to build on our core competencies in three key areas:

- Successfully driving organic growth.
- Executing value-added M&A transactions.
- Investing in digital banking innovation and excellence.

DRIVING ORGANIC GROWTH, EXPANDING OUR MARKETS

OceanFirst’s organic growth is most evident from our record loan originations of \$1.5 billion in 2019, which resulted in total loan growth of over \$300 million. Both commercial and residential portfolios were strong contributors, with over 13% growth in each category.

To provide further opportunities for organic growth, one of our top priorities has been to extend our market footprint into New York and Philadelphia in a meaningful way. We made great strides in this regard in 2019, launching regional banking divisions in New York in March and the Greater Philadelphia area in May. Both regions are led by highly

experienced Regional Presidents – Daniel Harris in New York and Susanne Svizeny in Philadelphia – who joined the Company to spearhead the efforts in their respective markets. As Daniel and Susanne build their teams and engage with current and prospective customers, we are excited by the potential to expand our commercial relationships, as well as treasury management, retail banking, and trust and asset management services in these vibrant markets.

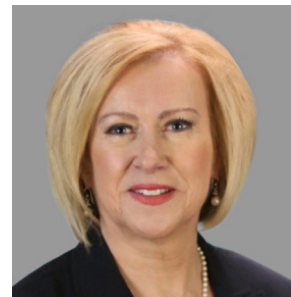
MAKING ACQUISITIONS WORK

Complementing our organic growth, OceanFirst has a solid track record of identifying and securing transactions that have enhanced the Company's scale, market presence, service capabilities, earnings power, and operational efficiency. We have successfully executed seven acquisitions in less than five years, and grew assets from \$2.5 billion to \$10.2 billion in the process. We believe the key to making these investments work is to be highly selective in identifying prospective M&A candidates, to manage the integration process in a disciplined manner to attain well-delineated objectives, and to respect (and build on) the talent and client relationships gained from our merger partners.

We completed three bank acquisitions since last January. The acquisition of Capital Bank was completed on January 31, 2019, adding to our ability to serve the Southern New Jersey and Greater Philadelphia markets through branches in Cumberland, Gloucester and Atlantic counties. Less than one year later, on January 1, 2020, we completed the acquisitions of Two River Bancorp in New Jersey and Country Bank Holding Company, Inc. in New York City. The addition of Two River enhances our community banking footprint in Monmouth, Ocean, Union and Essex Counties, New Jersey. Country Bank provides our first physical branch locations in the metropolitan New York market and complements the organic growth effort being led by New York Regional



Daniel Harris
President, New York Region



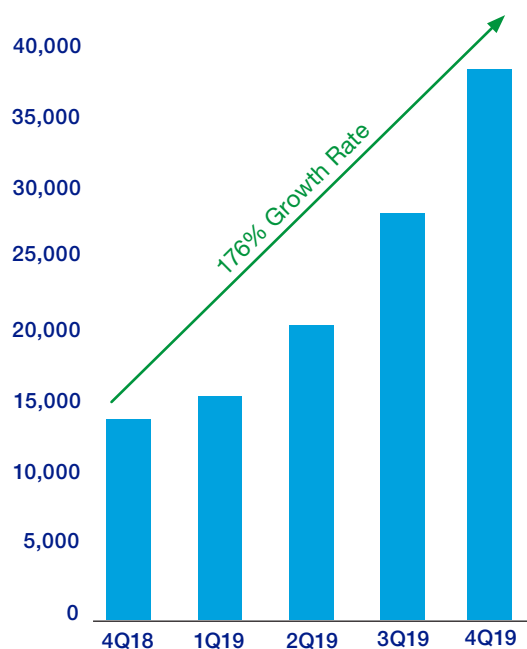
Susanne Svizeny
President, Greater Philadelphia Region

President Harris. Taken together, these transactions will significantly advance our efforts to become a leading community banking institution serving the New Jersey-Philadelphia-New York corridor, which is one of the most extensive banking markets in the US. This combination of organic growth and acquisitions has delivered consolidated assets of \$10.2 billion, loans of \$7.8 billion, and deposits of \$7.9 billion as of January 1, 2020.

INVESTING IN INNOVATION

OceanFirst has been a leader in deploying innovative technology to meet customers' changing needs in an age of digital business. At the same time, we are increasingly focused on using automation, data analytics, and artificial intelligence to make our operations more productive and cost-effective.

EWALLET USAGE



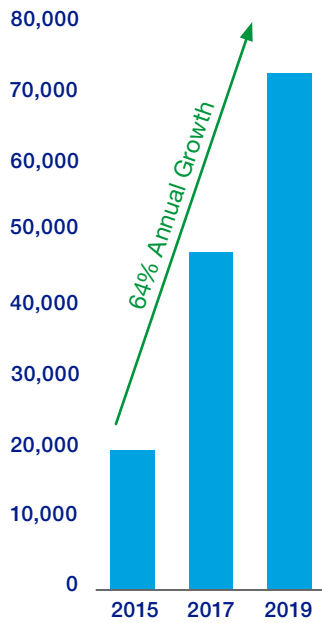
“We believe that OceanFirst’s focus on digital banking excellence is reflected in a high level of customer satisfaction.”

For example, we have consolidated 40 branch offices in the past three years, while adding 78 new positions to support our digital banking activities.

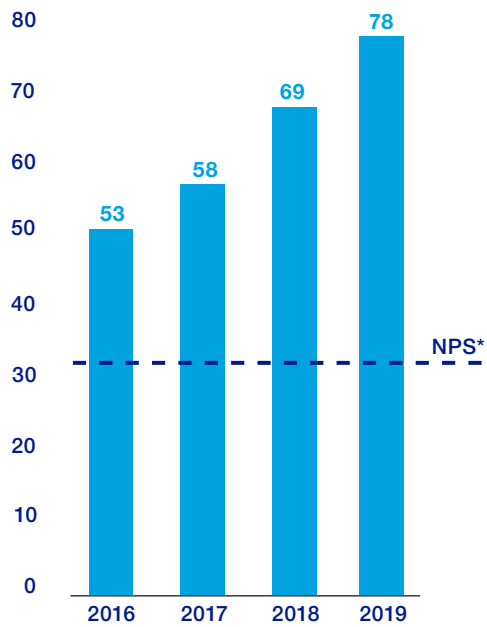
Our investments in digital products and services are gaining significant traction, as customers are taking increasing advantage of capabilities such as online account opening, mobile banking, P2P transfers, text alerts on account status, and access to eWallet services. In fact, online retail checking account openings are responsible for 8.7% of all account openings. Interactions with video tellers are up 45% since the end of 2018 and are building our experience communicating across an important new servicing channel. Since the 2018 launch of AmiGo, a low-rate checking account product that enables “digital banking on the go,” over 1,000 customers have enrolled. AmiGo has demonstrated a strong demand for digitally focused deposit accounts and taught us a great deal about digital direct customer acquisition. In 2020 the AmiGo account will be rolled out in all our markets and rebranded as FreeStyle checking, with the ability to open this digitally-forward account online or in branches. We also have a partnership with and capital investment in Nest Egg, a hybrid “robo-advisor,” which now has over \$40 million in assets under administration from almost 1,400 clients. Once again, our customers are choosing newly designed digital account offerings in growing numbers.

We believe that OceanFirst’s focus on digital banking excellence is reflected in a high level of customer satisfaction. Our Net Promoter Score, which measures our customers’ willingness to recommend the Bank’s products or services to others, reached an all-time high of 76 in December 2019. Those results place us well ahead of the US banking industry average and even exceed the typical results for credit unions, who often have passionate customer bases.

DIGITAL CUSTOMERS



NET PROMOTER SCORES



* Industry average NPS for banking and financial services.

BUILDING ON OUR COMMUNITY BANK CULTURE

OceanFirst’s strategies to deliver sustained, profitable growth build upon our heritage as a community banking institution. Our ability to provide high-quality financial solutions and exceptional client service is the direct result of our engagement in, knowledge of, and commitment to our communities over nearly 118 years. In a financial services marketplace that is being up-ended by technological disruption, industry consolidation, and changing client demands, an enduring culture of community and client service is a significant competitive strength. As a good neighbor and responsible corporate citizen, we actively support the communities where our colleagues and customers live and work. Our WaveMakers program encourages employees to volunteer with community service organizations; last year our colleagues gave over 3,800 hours of their time. For example, a team of employees joined a Habitat for Humanity “Women Build” event in Monmouth County, New Jersey, working alongside construction professionals, other volunteers, and future homeowners to build homes and change lives.

The Company provided more than \$15 million in community development loans for reinvestment and development projects in 2019. We closed a \$10 million credit facility for the Vineland Revolving Loan Fund, a loan pool managed by the Economic Development Department of Vineland, N.J. to stimulate economic activity in the city’s Urban Enterprise Zone. In the Greater Philadelphia area, we worked with Nexus Properties to support a \$54 million, mixed use development to serve the community and students at Rowan University. The bank continued its longstanding tradition of providing loans under our First Time homebuyer program, resulting in \$3.2 million in new funding, plus almost \$1 million more with the First Home Club, for this important customer group. In addition, since its inception in 1996, the OceanFirst Foundation has approved grants totaling more than \$40 million to local organizations that promote health and wellness, access to housing, youth development and education, the arts, and the overall quality of life in our communities.

“Our ability to deliver on this commitment will depend, as always, on the experience, skills and motivation of our people.”

DEPLOYING CAPITAL TO CREATE VALUE

The “growth investments” noted above reflect OceanFirst’s approach to deploying capital to drive performance and progress. For example, the expansions into New York and Philadelphia required direct investments totaling \$2.8 million in 2019. These investments included recruiting seasoned commercial lending talent and providing them the tools to compete in these new markets. In addition, our direct investment in new digital products and the personnel to support them was in excess of \$15 million in 2019.

We also are committed to effectively deploying our shareholders’ capital. In addition to supporting organic growth, \$46 million of capital was deployed in connection with the Two River Bank acquisition. Surplus capital continues to be returned to our shareholders through regular dividends and share repurchases. As a public company, OceanFirst has paid cash dividends for 92 consecutive quarters, including \$34.2 million in dividends in 2019. We repurchased 1.1 million shares of the Company’s common stock during the past year, and in December the Board of Directors authorized a new stock repur-

chase program for up to an additional 2.5 million shares. In total, through cash dividends and share buybacks, we have returned \$167.1 million to our shareholders between 2014 and 2019. With the equity markets in turmoil at the onset of the pandemic, we temporarily ceased share repurchases in February to preserve capital as a resource and provide a source of strength for pandemic relief efforts.

SERVING A VIBRANT MARKET

The dynamic market we serve is a major contributor to OceanFirst’s value. Despite the current disruptions caused by COVID-19, the economy of the New Jersey-Philadelphia-New York region is robust and resilient. Our recent efforts to expand our regional banking presence have positioned the Company to benefit from this economic powerhouse over the long term.

We would be remiss, however, if we failed to mention the attractive opportunities we see in our headquarters state. New Jersey is something of an overlooked gem, living as it does in the shadow of metropolitan New York and Philadelphia. Contrary to the image some have of New Jersey as a shrinking market, the population grew between 2010 and 2019. It is a well-educated population, with more than 61% of the residents having some college, a Bachelor’s degree or an advanced degree. Furthermore, the economy is diverse and balanced, with key sectors such as pharmaceuticals and life sciences, financial services, advanced manufacturing, information technology, and transportation/logistics providing much of the growth momentum. In short, our home state possesses a diverse economy that provides enormous opportunity to serve the financial needs of businesses, individuals and families.

DEVELOPING TALENT AND LEADERSHIP

OceanFirst is committed to building value for all of our stakeholders by continuing the initiatives we have talked about here: driving organic growth, targeting value-added acquisitions, investing in a digital future, and prudently managing economic risk.

Our ability to deliver on this commitment will depend, as always, on the experience, skills and motivation of our people. We are fortunate to be situated in the midst of an exceptional pool of talent in the New Jersey-Philadelphia-New York metropolitan area, which is especially well-suited to the needs of a financial services business in an increasingly technology-driven age. This is a tremendous advantage as we continue to seek to attract, retain and develop the talent we need to maximize our opportunities in a fast-changing financial services marketplace.

We established a Leadership Development program in 2019 to build leadership bench strength across our organization, with specific modules for emerging talent, mid-level managers, and senior vice presidents. Our “Women LEAD” (Leadership, Exploration, Advancement and Development) initiative provides sponsorship and career development to advance our talent pool of women employees. We are particularly proud to acknowledge Angela Ho, Chief Accounting Officer, who has been recognized by American Banker as one of the 2020 Most Powerful Women in Banking NEXT. Other talent development programs include a mentoring program, supervisory training, sales training, and a “managerial boot camp.”

We would like to recognize two members of our Board of Directors who are concluding their service to OceanFirst. Samuel Young joined the OceanFirst Board as a result of our 2016 acquisition of Ocean Shore Holding Co. An entrepreneur in the health



Angela Ho
Chief Accounting Officer

and fitness field, Sam is also an active member of several community organizations. Steven Brady, formerly the President of Ocean Shore since 1998, also joined our Board in 2016, where he contributed valuable insight due to his experience in the local banking industry and his former membership on the Philadelphia Federal Reserve Advisory Board. We thank both Sam and Steve for their distinguished service and sound guidance and wish them all the best in the future.

We continue to believe that OceanFirst’s community-oriented, innovation-led model provides an exceptional opportunity to grow shareholder value, deliver superior customer service, create a rewarding workplace, and sustain vital communities. Our efforts gain strength from the loyalty of our customers and shareholders, the integrity and dedication of our team members, and the wise counsel of our Board of Directors. We thank you and will always strive to be worthy of your support.

A blue ink signature of Christopher D. Maher, written in a cursive style.

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

A blue ink signature of Joseph J. Lebel III, written in a cursive style.

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

OCEANFIRST FINANCIAL CORP. OCEANFIRST BANK

BOARD OF DIRECTORS

Steven E. Brady
Retired
Ocean Shore Holding Co.

Angelo Catania
Retired
Homestar Services, LLC

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Partner
Windels Marx Lane & Mittendorf, LLP

Michael D. Devlin
Retired
Cape Bancorp., Inc.

Jack M. Farris
Retired
Verizon Communications, Inc.

Kimberly M. Guadagno, Esq.
CEO
Fulfill

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Retired
Sun National Bank

John K. Lloyd
Retired
Hackensack Meridian Health

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Chairman of the Board
President and Chief Executive Officer
OceanFirst Bank, N.A.

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Retired
Two River Bancorp

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

Steve M. Scopellite
Consultant
Self-Employed

Grace C. Torres
Trustee
Prudential Retail Mutual Funds

Grace M. Vallacchi
Executive Vice President
Chief Risk Officer
OceanFirst Bank, N.A.

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

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John R. Garbarino
Robert E. Knemoller
Donald E. McLaughlin
Diane F. Rhine
James T. Snyder

OCEANFIRST FINANCIAL CORP.

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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

Angela K. Ho
Senior Vice President
Chief Accounting Officer

Robert A. Laskowski
Senior Vice President
Treasurer

B. Matthew McCue
Vice President
Assistant Corporate Secretary

OCEANFIRST BANK

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

Joseph J. Lebel III
Executive Vice President
Chief Operating Officer

Michele B. Estep
Executive Vice President
Chief Administrative Officer

Michael J. Fitzpatrick
Executive Vice President
Chief Financial Officer

Anthony Giordano III
Executive Vice President
Chief Retail Banking Officer

Karthik K. Sridharan
Executive Vice President
Chief Information Officer

Steven J. Tsimbinos
Executive Vice President
General Counsel

Grace M. Vallacchi
Executive Vice President
Chief Risk Officer

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Vincent M. D'Alessandro
President, Southern Region

George Destafney
President, Central Region

Daniel J. Harris
President, New York Region

David R. Howard
President, Digital Strategy & Innovation

Susanne Svizeny
President, Greater Philadelphia Region

SENIOR VICE PRESIDENTS

A. Richard Abrahamian
Corporate Controller

Carlo Alibrandi
Commercial Lending

Thomas Ando
Commercial Lending

Nina Anuario
Business Development

Michelle Berry
Residential Lending

Janet Bossi
Residential Lending

Murtuza Bhinderwala
Application & Information Services

Michael Boyd
Risk Management

Shannan Boyd
Loan Operations

Michael Coleman
Commercial Lending

Stephen Conti
Retail Banking

Sharon Danielson
Retail Customer Service

Samuel Davis
Commercial Credit Administration

Craig DeGenova
Commercial Lending

Michael DellaBarca
Commercial Credit Administration

John Finley
Commercial Lending

Bradley Fouss
Commercial Lending

Edward Geletka
Business Development

Mary Ellen Georgas-Tellefsen
Digital Strategy & Innovation

Mark Harhigh
Commercial Credit Administration

Michele Hart
Associate General Counsel

Jill Apito Hewitt
Investor Relations & Corporate
Communications

Edward Hlavach
Internal Audit

Angela Ho
Chief Accounting Officer

Sean Kauffman
Commercial Lending

E. Scott Keller
Secondary Market & Construction Lending

Robert Kilgour
Application & Information Services

James Kruzinski
Commercial Lending

Joseph LaDuca
Business Planning & Analysis

Patricia Laird
Strategic Integrations

Cara Larned
Marketing

Robert Laskowski
Treasurer

Raymond Leahy
Commercial Lending

Stacy Mattia
Commercial Lending

Nancy Mazza
Retail Product Sales

Scott McLaughlin
Commercial Credit Administration

Michael Messina
Commercial Lending

Neena Miller
Chief Credit Officer

Timothy Moffett
Commercial Credit Administration

Michael Moorhead
Commercial Credit Administration

Edward Moran
Commercial Lending

Veronica Morey
Retail Banking

Patricia Nelson
Human Resources

Elizabeth Nugent
Risk Management

Rachel O'Keefe
Trust & Asset Management

Steven Pellegrinelli
Commercial Lending

Jeana Piscatelli
Treasury Management

Michele Powelczyk
Commercial Credit Administration

Rebecca Rothstein
Digital Banking

Brian Schaeffer
Chief Information Security Officer

Paul Seidenwar
Commercial Lending

Alicia Smith
Retail Banking

AnnMarie Sorena
Commercial Lending

Kellie Spawton
Security

Noel Spear
Real Estate Operations

Melissa Sterling
Treasury Management

Frank Sutton
Commercial Lending

Mark Tasy
Retail Banking

William Toner
Chief Technology Officer

Alan Turner
Commercial Lending

James Waldron
Commercial Lending

Suzanne Wegryn
Commercial Credit Administration

William Winans
Commercial Lending

Wendy Wright
Commercial Credit Administration



www.oceanfirst.com

NASDAQ: OCFC

888.623.2633

HEADQUARTERS (HQ2) ADMINISTRATIVE OFFICES

110 West Front Street
Red Bank, NJ 07701

HEADQUARTERS (HQ1) OPERATIONS CENTER

975 Hooper Avenue
Toms River, NJ 08754-2009

ANNUAL MEETING OF SHAREHOLDERS

The Annual Meeting of Stockholders will be held on May 20, 2020 at 9:00 a.m. Stockholders may participate in a virtual meeting or if the meeting can be held in-person it will be at the OceanFirst Bank Administrative Offices at 110 West Front Street, Red Bank, New Jersey 07701. Please visit oceanfirst.com or contact Investor Relations prior to making arrangements to attend the meeting in-person to determine if plans have been changed.

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

INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

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

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

