



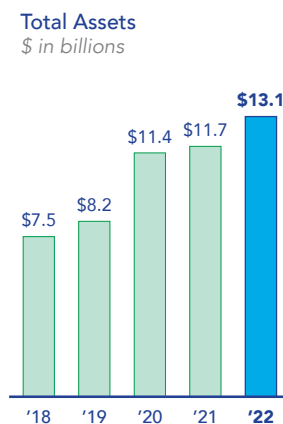
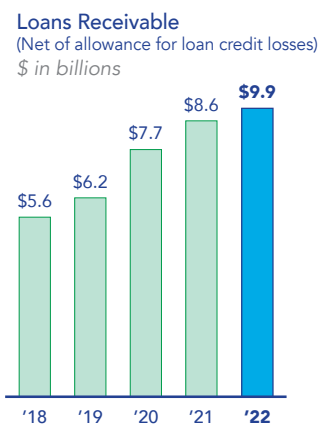
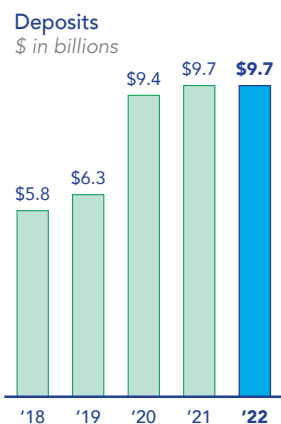
INVESTING IN OPPORTUNITY. INSPIRING IMPACT.

2022 ANNUAL REPORT



OceanFirst delivered some of the strongest financial and operating results in our history in 2022. We produced record net income, an expanding net interest margin, outstanding credit quality, and increased book value per share – while maintaining our commitment to the communities in which we live and work.

Financial Summary 2022



At or for the year ended December 31,

(dollars in thousands, except per share amounts)

	2022	2021	2020	2019	2018
Selected Financial Condition Data					
Total assets	\$13,103,896	\$11,739,616	\$11,448,313	\$8,246,145	\$7,516,154
Loans receivable, net of allowance for loan credit losses	9,868,718	8,583,352	7,704,857	6,207,680	5,579,222
Deposits	9,675,206	9,732,816	9,427,616	6,328,777	5,814,569
Total stockholders' equity	1,585,464	1,516,553	1,484,130	1,153,119	1,039,358
Selected Operating Data					
Net interest income	377,477	305,338	312,951	255,971	240,502
Other income ⁽¹⁾	59,094	51,931	73,926	42,165	34,827
Operating expenses ⁽¹⁾	234,881	226,860	246,431	189,142	186,337
Net income available to common stockholders ⁽¹⁾	142,587	106,060	61,212	88,574	71,932
Diluted earnings per share ⁽¹⁾	2.42	1.78	1.02	1.75	1.51
Selected Financial Ratios and Other Data⁽¹⁾					
Tangible common equity per common share at end of period ⁽²⁾	17.08	15.93	14.98	15.13	14.26
Stockholders' equity per common share at end of period	26.81	25.63	24.57	22.88	21.68
Cash dividends per common share	0.74	0.68	0.68	0.68	0.62
Tangible stockholders' equity to tangible assets ⁽²⁾	8.47 %	8.89 %	8.79 %	9.71 %	9.55 %
Stockholders' equity to total assets	12.10	12.92	12.96	13.98	13.83
Return on average assets ^{(1) (3)}	1.15	0.91	0.55	1.10	0.98
Return on average tangible stockholders' equity ^{(1) (2) (3)}	13.96	10.73	6.59	11.96	11.16
Return on average stockholders' equity ^{(1) (3)}	9.24	7.02	4.20	7.84	7.31
Net interest margin	3.37	2.93	3.16	3.62	3.71
Operating expenses to average assets ⁽¹⁾	1.90	1.94	2.20	2.35	2.53
Efficiency ratio ⁽¹⁾	53.80	63.50	63.70	63.44	67.68
Non-performing loans as a percent of total loans receivable	0.23	0.30	0.60	0.40	0.37

⁽¹⁾ 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 include 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 include 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. 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 revaluation of state deferred tax assets as a result of a change in the New Jersey tax code of \$20.6 million, or \$16.3 million, net of tax benefit. Performance ratios for 2018 include merger related expenses, branch consolidation expenses, and an income tax benefit related to Tax Cuts and Jobs Act of \$28.2 million, or \$22.2 million, net of tax benefit.

⁽²⁾ Tangible stockholders' equity and tangible assets exclude intangible assets related to goodwill and core deposit intangible. Tangible common equity excludes goodwill, core deposit intangible and preferred equity.

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

DEAR FELLOW STOCKHOLDERS



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

OceanFirst delivered some of the strongest financial and operating results in our history in 2022, even while facing one of the most challenging economic and geopolitical environments the world has seen in many years. Despite the highest inflation level in more than four decades, rising interest rates, and other economic turbulence, our performance was distinguished by record net income, an expanding net interest margin, outstanding credit quality, and increased book value per share. A major contributor to these excellent results was our record organic loan growth – which was largely due to our successful efforts in recent years to build a meaningful commercial lending franchise and to expand our served market along the Northeast corridor.

At the same time, we maintained our commitment to the communities in which we live and work – through efforts such as our Company-wide volunteer initiative, known as CommUNITYFirst Day, as well as the grants and other support provided to local organizations by OceanFirst Foundation.

We are proud of the entire OceanFirst team, who worked tirelessly during the past year to serve our customers, support our community, deliver positive results for our stockholders, and position the Company for continued profitable growth going forward.

Strategic Strength in Uncertain Times

The global economy began 2023 much as it ended 2022: in an environment of fiscal uncertainty, marked by persistent inflation and high interest rates. These conditions were further complicated in March 2023 by liquidity issues at a small number of banks that required regulatory intervention. It is important to note that these issues were specific to those institutions, rather than systemic. The U.S. banking system overall is sound and secure. And banks such as OceanFirst – which have remained focused on serving their communities and being prudent stewards of capital – are well positioned for what may be a difficult year.

In this regard, we are pleased to note that OceanFirst was included in the 2022 S&P Global Market Intelligence ranking of the highest performing U.S. public banks with total assets exceeding \$10 billion as of December 31, 2022. The ranking is based on our 2022 financial performance in categories including various measures of profitability, as well as safety and soundness as reflected in capital strength and credit quality.

**OCEANFIRST
FINANCIAL**

2022

**OUTSTANDING AND
PROVEN GROWTH**

More broadly speaking, there are early signs that the pace of inflation may be easing a bit, and employment data remains reassuring, which could indicate that the U.S. economy may yet avoid a severe downturn of the kind we saw in the Great Financial Crisis. We certainly hope, given this set of factors, that our nation's financial policymakers will be able to achieve a delicate balance – controlling inflation while avoiding a significant or protracted recession.

At OceanFirst, we believe our job is not to try to predict the future course of the economy, but rather to prepare for a range of scenarios – including, at the current time, elevated interest rates and possible adverse impacts on credit quality. We know that our customers, employees, stockholders, and communities depend on us to take a responsible, risk-aware approach to navigating a potential downturn. Accordingly, we have taken prudent measures to maintain our financial resiliency while supporting our continued growth, despite the vagaries of the economy.

- Our balance sheet is well positioned for capital strength, with stockholders' equity of \$1.59 billion, and ample liquidity, with a mix of cost-effective deposits, FHLB advances and other borrowings.
- We are sharply focused on sustaining our pristine record of credit quality through continued underwriting discipline, pricing credit appropriately and managing our loan portfolios to avoid concentrations in any sector, property type or geography. Maintaining this posture will allow us to continue to provide our communities with the capital required to sustain responsible growth.
- In addition, our efforts in recent years to expand our franchise across the Middle Atlantic region – from Baltimore to Boston – have given OceanFirst a strong foothold in a thriving, widely diversified market with a long history of economic resiliency.

We also recognize that our stakeholders would be ill-served by an overly constrictive approach to credit, which would deprive individuals, businesses and communities of vital financial resources and could deepen the impact of a recession or forestall a future economic recovery. For this reason, we will continue to support the needs of creditworthy clients, while engaging actively to identify and mitigate early-stage issues that might pose a risk to credit quality.



To make CommUNITYFirst Day a success, more than 700 employees volunteered over 3,000 hours in just one afternoon to work with nonprofit organizations helping our neighbors across our market area.

\$1.59 BILLION

**STOCKHOLDERS'
EQUITY**

12.98%

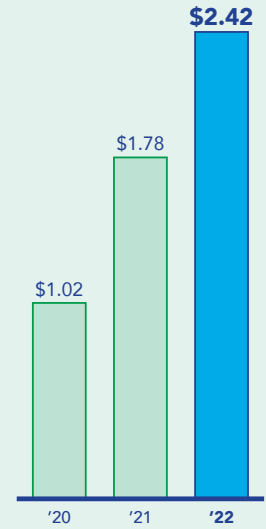
**TOTAL CAPITAL
RATIO**

OCEANFIRST'S FINANCIAL STRENGTH - AND OUR POTENTIAL FOR PROFITABLE GROWTH - WERE CLEARLY EVIDENT IN OUR RECORD 2022 RESULTS.

Net Income Available to Common Stockholders
\$ in millions



Diluted Earnings per Share



Record Financial Performance

OceanFirst's financial strength and our potential for profitable growth were clearly evident in our record 2022 results. Full-year earnings reached an all-time high of \$142.6 million, or \$2.42 per diluted share, as core earnings increased by 39%. Our performance ratios were equally robust: return on average assets was 1.15%, return on average tangible common equity was 14.76%, and net interest margin expanded to 3.37%.

In times of economic uncertainty, it is especially important to preserve the Company's earnings-generation capacity through outstanding asset quality and cost-effective operations. OceanFirst's stellar credit quality is shown by our ratio of non-performing assets to total assets of 0.18% at year-end 2022. We also benefitted from our actions in prior years to limit our potential exposure, such as disposing of roughly \$89 million in higher-risk loans in 2020. Reflecting this risk-aware approach, we had no "other real estate owned" (OREO) as of the end of last year.

We also have continued to enhance operational efficiency, as demonstrated by our 53.80% efficiency ratio at December 31, 2022, which improved significantly from 63.50% a year earlier. Our investment in digital banking offerings during the past few years has contributed to the cost-efficiency of our operations, while also providing customers with important benefits in terms of convenience and ease of access to their financial resources.

OceanFirst's strong financial performance is coupled with a continuing focus on responsible stewardship of stockholder value. Stockholders' equity per common share increased to \$26.81 at year-end 2022, as compared to \$25.63 a year earlier. Following the 2022 fourth quarter, the Board of Directors declared our 104th consecutive quarterly cash dividend on the common stock, and our 2022 full-year cash payout of \$0.74 represented 31.6% of core earnings. The Company repurchased 373,223 shares of common stock during 2022.

Strong Growth in an Expanding Market

Robust organic loan growth was a significant contributor to our strong performance. We produced record loan originations of \$3.1 billion in 2022 – resulting in net loan growth of \$1.3 billion – most of which was generated organically and in keeping with our conservative credit discipline. Our focus in recent years on expanding throughout the Middle Atlantic region has provided OceanFirst with a foothold in a growing and historically resilient market, and given us access to a diverse group of primarily corporate customers arrayed along the Northeast corridor from Baltimore to Boston. In fact, slightly more than half of our commercial loan volume last year originated in our Philadelphia and New York markets, and we are gaining traction in our newer Boston and Baltimore markets, which we entered for the first time in 2021.

39%

**CORE EARNINGS
INCREASE**

1.15%

**RETURN ON
AVERAGE ASSETS**

14.76%

**RETURN ON AVERAGE
TANGIBLE COMMON EQUITY**

We have continued to support our capacity for loan growth with the addition of seasoned commercial bankers. In 2022, we continued to add experienced bankers to support and grow both our new and existing markets. This investment in talent has enabled OceanFirst to build a solid commercial banking business that serves businesses of all sizes, from emerging entrepreneurs to middle market enterprises, in diverse industry sectors.

Investment in New Opportunities

OceanFirst's organic growth was complemented by strategic investments that have expanded our range of financial solutions and provided additional income-generation opportunities.

During 2022, OceanFirst made an additional minority, non-controlling equity investment of \$2.8 million in Auxilior Capital Partners, Inc., as a follow-up to our original investment of \$10.0 million in 2021. An innovative provider of equipment financing and leasing and supply chain financing solutions, with a national client base, Auxilior funded \$695 million in transactions last year. Our additional investment was part of a new round of financing and will support Auxilior's continued growth. The Company's latest investment resulted in an unrealized gain of \$17.5 million on the prior investment, which is reflected in other income for the quarter and year ended December 31, 2022. Auxilior is now the third largest independent commercial finance business in North America.

Also during the past year, the Company acquired Trident Abstract Title Agency, LLC. Established in 1975, Trident is a New Jersey-based, family-owned and operated business that writes title insurance through the nation's leading underwriters. With the addition of Trident, OceanFirst is able to offer our clients the option of working with a preferred title partner, which can facilitate faster and more efficient loan closings and an improved borrowing experience. In addition, Trident provides us with access to new revenue streams that represent a quality source of non-interest income.

The Nest Egg financial advisory platform, in which OceanFirst has been an investor since 2018, has continued to be an important part of our portfolio of customer solutions. Offering a mix of technology-enabled and more traditional person-to-person investment services, the platform served as a valued resource to clients in a year marked by financial market volatility. In particular, Nest Egg experienced strong growth in its fixed rate annuity offerings as many customers sought alternatives to traditional equity and bond assets. Nest Egg ended 2022 with assets under administration and management of \$403.5 million. As an equity investor in Nest Egg, we are further pleased to see Nest Egg appealing to banks and credit unions throughout the U.S. with 11 institutions offering or in the process of launching Nest Egg products.



Joseph J. Lebel III
President and
Chief Operating Officer

\$3.1 BILLION
LOAN ORIGINATIONS

OUR FOCUS ON EXPANDING THROUGHOUT THE MIDDLE ATLANTIC REGION HAS PROVIDED OCEANFIRST WITH A Foothold IN A GROWING AND HISTORICALLY RESILIENT MARKET ARRAYED ALONG THE NORTHEAST CORRIDOR FROM BALTIMORE TO BOSTON.



Commercial Loans by Geography

As of December 31, 2022

42% New Jersey
30% Metro New York City
22% Greater Philadelphia
6% Boston/Baltimore



Responsibility to Our Stakeholders

At OceanFirst, we measure success not only by the operational and financial performance of the Company, but also by how well we have fulfilled our responsibilities to all our stakeholders. We are proud of our continued progress on environmental, social and governance (ESG) initiatives.

Reflecting our commitment to expand access to economic opportunity across our communities, OceanFirst Bank provided approximately \$75 million in loans and investments for community development and similar projects in 2022. Loans by the Bank to minority-owned and women-owned businesses last year amounted to \$143 million. First-time homebuyers benefitted from our NeighborFirst Program, established in 2022, which makes a home purchase more affordable through reduced down payments, discounted rates, and other features. In addition, we launched a Special Purpose Credit Program in Middlesex County. These facilities provide subsidized residential mortgages to borrowers in geographies that will benefit from additional credit access.

Our CommUNITYFirst Day in October 2022 drew tremendous participation by our employees. All branch locations and offices closed at noon on that day to allow our team members to volunteer with nonprofit organizations in our communities. More than 700 employees, called WaveMakers, volunteered more than 3,000 hours to work at over 100 nonprofit organization project sites across New Jersey, New York City, Philadelphia, Baltimore, and Boston. CommUNITYFirst Day is just one of the ways OceanFirst supports our communities. Our WaveMakers are active all year, volunteering thousands of hours to local nonprofits. In addition, OceanFirst Foundation, established in 1996 in conjunction with our initial public offering, has contributed over \$45 million since inception to support charitable efforts in our communities. The work of the Foundation is discussed in greater detail later in this report.

Under the leadership of our Diversity and Inclusion Council, we have pursued efforts to create an environment of respect, professionalism, equity and inclusiveness. To recruit and cultivate diverse talent, we offer a number of career development options for employees, such as our Leadership Development Program, WomenCONNECT mentorship, the EDGE Management Training Program, and Summer Internship programs, and have partnered with organizations such as the African American Chamber of Commerce of New Jersey. The Company conducted over 2,000 hours of Diversity Training in 2022.

Among our efforts to promote environmental stewardship, OceanFirst provided roughly \$87 million in 2022 in financing for clients that have energy efficient facilities, including LEED certified buildings. Our significant commitment to digital transformation is helping to reduce energy usage, waste and water consumption, as we offer digital alternatives to traditional physical branches, and migrate many transactions to all-electronic, paperless formats.



We are proud of our commitment to expand access to economic opportunity across our communities.

Strategic Focus for 2023 and Beyond

Undaunted by the near-term economic uncertainties, OceanFirst will continue to implement our strategic vision to create a super-community banking institution that offers an array of financial solutions for our customers, contributes to the success of our communities, is a magnet for talented professionals, and delivers profitable growth for our stockholders. Key elements of our strategic focus for our various business lines in 2023 and beyond include the following:

- Continue the build-out of our commercial banking business by recruiting and developing bankers skilled in commercial and industrial (C&I) lending and Corporate Treasury Management, to complement our demonstrated capabilities in commercial real estate (CRE) banking. In addition to providing new lending and fee income opportunities, this effort will continue to diversify the composition of the commercial business.
- Attract and retain deposits as a reliable and cost-effective source of funding. We will aim to accomplish this goal through an expanded mix of corporate cash management, retail core, and CD products, with an enhanced digital presence to meet customers' needs and drive growth.
- Develop our residential lending business through the addition of talent, geographic expansion, and additional product offerings that will serve as a supplementary revenue engine.
- Maintain credit discipline, as noted earlier. We believe this must be a core competency in order to provide a source of stability in volatile economic periods.
- Focus on continued operational efficiency and effectiveness, providing a solid foundation for sustained growth and enhanced stockholder value.

As an organization whose history dates back to 1902, OceanFirst has weathered more than a century of economic cycles, wars, and pandemics. With a resilient market that can support responsible growth, a talented and highly motivated team, a disciplined approach to asset quality and capital stewardship, and a strong connection to our customers and communities, we are confident that OceanFirst is well positioned – both for the current environment and for a bright future.

April 4, 2023



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



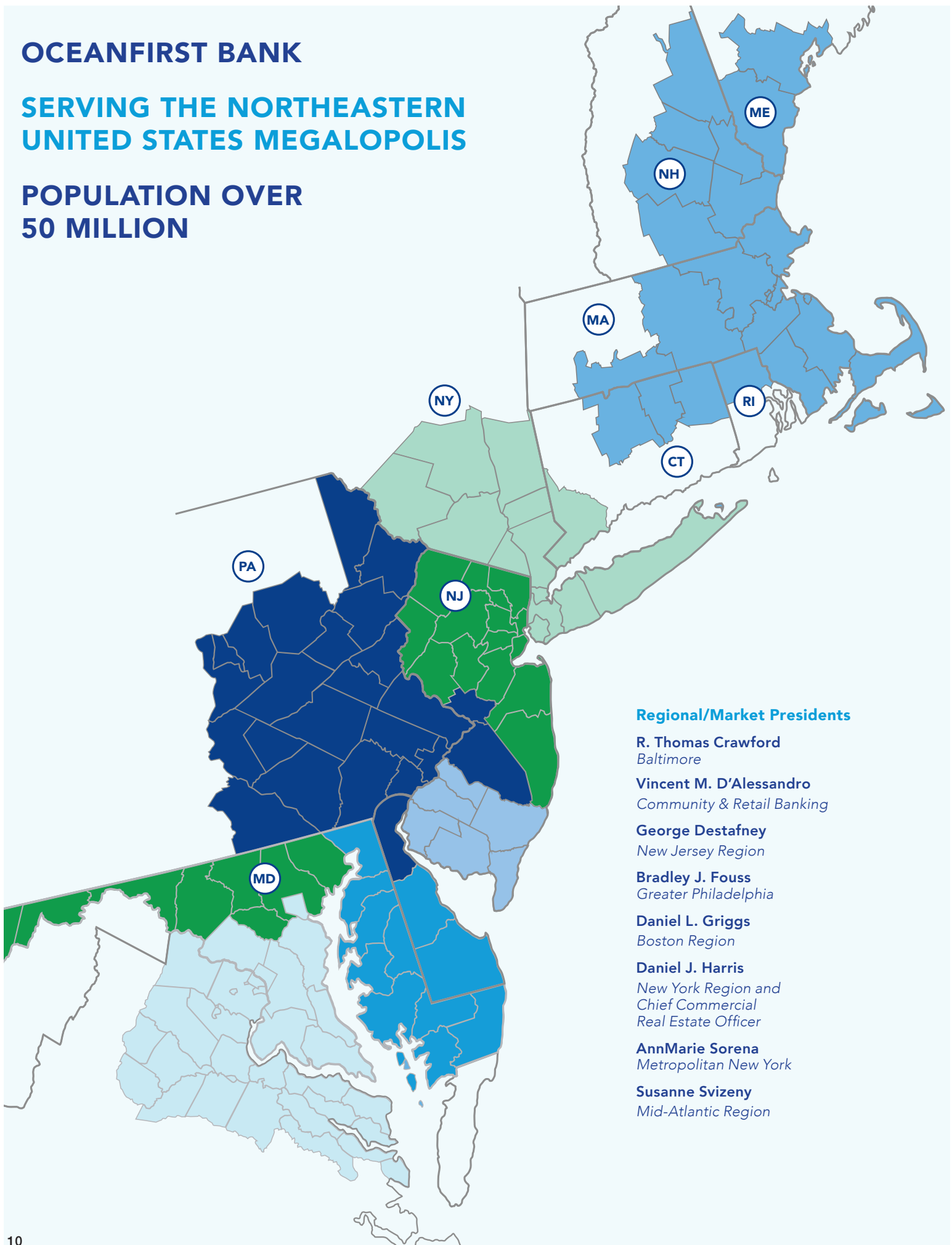
Joseph J. Lebel III
President and
Chief Operating Officer

OCEANFIRST'S STRATEGIC VISION IS TO CREATE A BANKING INSTITUTION THAT OFFERS AN ARRAY OF FINANCIAL SOLUTIONS FOR OUR CUSTOMERS, CONTRIBUTES TO THE SUCCESS OF OUR COMMUNITIES, IS A MAGNET FOR TALENTED PROFESSIONALS, AND DELIVERS PROFITABLE GROWTH FOR OUR STOCKHOLDERS.

OCEANFIRST BANK

SERVING THE NORTHEASTERN UNITED STATES MEGALOPOLIS

POPULATION OVER 50 MILLION



Regional/Market Presidents

R. Thomas Crawford
Baltimore

Vincent M. D'Alessandro
Community & Retail Banking

George Destafney
New Jersey Region

Bradley J. Fouss
Greater Philadelphia

Daniel L. Griggs
Boston Region

Daniel J. Harris
New York Region and
Chief Commercial
Real Estate Officer

AnnMarie Sorena
Metropolitan New York

Susanne Svizeny
Mid-Atlantic Region

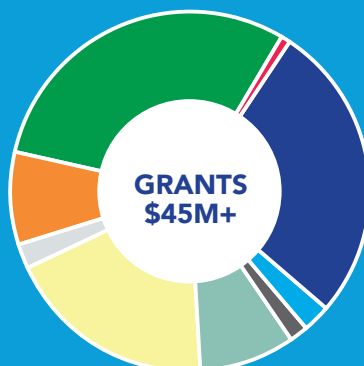


OceanFirstFoundation From the beginning, OceanFirst has been deeply committed to supporting the communities where our colleagues and customers live and work. For more than 25 years, OceanFirst Foundation has played a vital role in these efforts – partnering with local community organizations and schools, and providing the resources and expertise to inspire impact and help to put great ideas into action. The Foundation was created in 1996 in connection with OceanFirst’s initial public offering. As the first foundation ever created as part of a mutual-to-stock conversion, this community-spirited innovation has inspired at least 85 other banks nationwide to adopt a similar model.

Over the past quarter-century, the Foundation has been a valuable contributor to the lives of our neighbors – providing grants and other assistance to nonprofit organizations schools and communities in central and southern New Jersey. As of year-end 2022, the Foundation has contributed a total of over \$45 million in grants to organizations that improve the quality of life and promote access to housing, health and wellness, youth development, higher education, and enriching arts and culture.

In 2022 alone, the Foundation awarded grants totaling \$1.8 million to local organizations in the following categories, several of which are highlighted on the following pages.

9,000+
GRANTS PROVIDED
SINCE 1996 BY
OCEANFIRST FOUNDATION



- Improving Quality of Life
- Youth Development/Education
- Health/Wellness
- Housing
- Arts/Culture/History
- Disaster Response
- Supporting First Responders
- Military/Veterans
- Environment



ENVIRONMENT
YOUTH
DEVELOPMENT
**HEALTH/
WELLNESS**

OCEANFIRST FOUNDATION + YOU: PARTNERING FOR OUR COMMUNITIES

OceanFirst Foundation was originally funded with an allocation of over \$13 million of OceanFirst Financial Corp. common stock at the time of the Company's initial public offering. The value of that first share grant has grown exponentially with the value of the Company's business – the total amount awarded by the Foundation since that time is more than 300% of the original contribution.

Now, OceanFirst Financial Corp. stockholders have an opportunity to become partners in the Foundation's efforts to support our communities. The by-laws of the Foundation have been amended to allow individuals and institutions to donate shares of OceanFirst Financial Corp. stock directly to the Foundation. Similar to other charitable donation programs, there are options for donors to contribute shares now, while continuing to receive dividends during their lifetime. For advice about gifting stock to OceanFirst Foundation, please consult your attorney or tax advisor.

We hope stockholders are as excited as we are by the opportunity to expand the resources available to the Foundation, and to positively impact our communities for generations to come. For information on donating shares to the Foundation, please contact info@oceanfirstfdn.org.



**VISIT [OCEANFIRSTFDN.ORG](https://www.oceanfirstfdn.org)
TO LEARN MORE.**

HABITAT FOR HUMANITY

OceanFirst Foundation currently supports 10 Habitat for Humanity chapters across southern and central New Jersey and Philadelphia. As part of a national movement, the local Habitat chapters bring people together to build homes, communities and hope. Habitat homeowners help to construct their own homes alongside volunteers and receive an affordable mortgage. With strong roots in their communities, Habitat homeowners can achieve the stability, security and independence they need to build a better life for themselves and for their families.

Cumberland County Habitat for Humanity, for example, has built 30 new homes since 1989. Participating families contribute at least 250 hours of "sweat equity" per adult to bring their home projects to reality, and commit to attending financial management classes. While Cumberland County Habitat has worked with over 100 families, the program's impact is even broader and deeper. Home ownership and the potential for greater economic independence not only changes the lives of Habitat families, but also provides an enriching experience for Habitat volunteers and contributes to the revitalization of many communities.



\$45,000,000+

TOTAL GRANTS
SINCE 1996



HOUSING
DISASTER
RELIEF
ARTS/CULTURE



LUNCH BREAK

As a caring community, Lunch Break's mission since 1983 has been to provide food, clothing, life skills and fellowship to those in need in Monmouth County, New Jersey and beyond. It provides assistance to those struggling with financial insecurity, including low-income, poverty-level and working poor community members; as well as single parents, veterans, senior citizens living on fixed incomes, the physically disabled, and others.

Lunch Break offers individuals the help they need today, with the hope for a better tomorrow through its meal programs, food pantry, clothing distribution, life skills and job training, English as a Second Language (ESL) classes, temporary housing for homeless families, and mentoring, wellness and social service programs. The organization strives to break the cycle of poverty for community members – and to serve everyone with compassion and dignity.

Recent donations from the Foundation have helped Lunch Break expand its facilities, and have supported vital programs and services, including the Soup Kitchen, Client Choice Pantry, Life Skills Program, Clara's Closet, mentoring, and social and wellness programs. In addition, OceanFirst Bank staff members have provided several financial education programs to neighbors using Lunch Break services.



QUALITY OF LIFE
FIRST RESPONDERS
MILITARY/VETERANS

LATIN AMERICAN ECONOMIC DEVELOPMENT

For the past 35 years, Latin American Economic Development (LAEDA) has served underinvested communities across Camden, Burlington, Gloucester, Atlantic, and Cumberland counties in southern New Jersey – communities that are primarily home to low-to-moderate income Latino and Black residents. Opening the door to opportunity for future entrepreneurs, while supporting the dreams and aspirations of all entrepreneurs from underserved communities, is LAEDA's goal. The organization is dedicated to helping emerging entrepreneurs and small business owners to start and grow businesses in their communities.

LAEDA's Comprehensive Economic Development Strategy is based upon initiatives such as counseling and training individuals in the creation of their own businesses, and providing technical assistance to existing businesses. It maintains a bilingual staff, in English and Spanish, and employs individuals from various ethnic backgrounds. OceanFirst Foundation has provided grants to LAEDA to help our neighbors thrive.



URBAN AFFAIRS COALITION

For more than five decades, the Urban Affairs Coalition (UAC) has worked to strengthen local agencies in Greater Philadelphia through fiscal sponsorship, to improve opportunities for youth and low-income families, and to assist minority- and women-owned businesses through its array of programs, services and public policy initiatives. The largest and oldest Black-led fiscal sponsor in the nation, UAC's mission is to unite government, business, community, and individual initiatives to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues.

UAC celebrated its 53rd anniversary last year, marking over half a century of impact on the Greater Philadelphia area. As one of the Philadelphia region's largest nonprofit agencies, UAC serves over 250,000 people in the surrounding region annually through a network of over 160 nonprofits and community initiatives. Its programs include efforts around early learning, youth development, adult education, job training and workforce development, and small business development, as well as anti-predatory lending, economic inclusion, and a range of health and human services. OceanFirst Foundation is proud to support UAC so they may continue providing programs to serve our neighbors.

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Partner, Windels Marx

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Cape Bancorp, Inc.

Jack M. Farris
Retired
Verizon Communications, Inc.

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

Nicos Katsoulis
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Sun National Bank

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President and Chief
Operating Officer,
OceanFirst Bank N.A.

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Chairman of the Board and
Chief Executive Officer
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Company, Inc.

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President and Chief
Executive Officer

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Executive Vice President and
Chief Operating Officer

Patrick S. Barrett
Executive Vice President and
Chief Financial Officer

Steven J. Tsimbinos
Executive Vice President and
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Alfred Goon
Senior Vice President Corporate
Development and Investor Relations

Angela K. Ho
Senior Vice President and
Chief Compliance Officer

B. Matthew McCue
Vice President and Assistant
Corporate Secretary

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Chief Executive Officer

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Chief Financial Officer

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Chief Information Officer

Steven J. Tsimbinos
Executive Vice President and
General Counsel

Grace M. Vallacchi
Executive Vice President and
Chief Risk Officer

Angela K. Ho
Senior Vice President and
Chief Compliance Officer

INSPIRING IMPACT

Some of the organizations supported by OceanFirst Foundation: 180 Turning Lives Around • 21 Plus • Acenda • Affordable Housing Alliance • Algonquin Arts Theatre • All Saints Community Center • Alliance for a Living Ocean • Allies In Caring • Alternatives • Alzheimer's New Jersey • American Cancer Society • American Heart Association • American Littoral Society • American National Red Cross • America's Keswick • Applegarth Middle School • Applegarth Volunteer Engine Company 1 • Army Emergency Relief • Asbury Park Music Foundation • Aslan • Associated Humane Societies • Association for the Multiple Impaired Blind • Atlantic Cape Community College • Atlantic City Arts Foundation • Atlantic City Rescue Mission • AtlantiCare • Autism New Jersey • AVANZAR • Axelrod Performing Arts Center • Bacharach Hospital Foundation • Barnegat High School • Bayville Elementary School • Bayville First Aid Squad Inc • Belmar Arts • Berkeley Township Elementary School • Big Brothers Big Sisters of Atlantic & Cape May Counties • Big Brothers Big Sisters of Coastal & Northern New Jersey • Big Brothers Big Sisters of Cumberland & Salem Counties • Boy Scouts of America, Jersey Shore Council • Boy Scouts of America, Monmouth Council • Boys & Girls Club of Atlantic City • Boys & Girls Clubs of Cumberland County • Boys & Girls Clubs of Gloucester County • Boys & Girls Clubs of Monmouth County • Brick Children's Community Theatre • Brick Township High School • Brick Township Memorial High School • Brielle Fire Company No 1 • Bright Harbor Healthcare • Brookdale Community College Foundation • Campaign for Working Families • Cape Hope • Cape May County Coast Guard Community Foundation • Cape May MAC • Cape Regional Medical Center • Caregiver Volunteers of Central Jersey • Carl W. Goetz Middle School • CASA for Children of Atlantic, Cape May, and Camden Counties • CASA for Children of Camden County • CASA for Children of Monmouth County • CASA of Ocean County • Catholic Charities, Diocese of Trenton • Cedar Creek Elementary • Center for Family Services • Center for Holocaust, Human Rights & Genocide Education (Chhange) • Central Regional High School • Central Regional Middle School • CentraState Healthcare Foundation • Chariot Riders • Children's Specialized Hospital Foundation • Bancroft NeuroHealth • Christian Brothers Academy • Clara B. Worth Elementary School • Clean Ocean Action • Clifton Avenue Grade School • Coastal Habitat for Humanity • Coastal Volunteers in Medicine • Collier Youth Services • Community FoodBank of New Jersey • Community Foundation of New Jersey • Community Health Care • Community Loan Fund of New Jersey • Community Medical Center Foundation • Community Options • Compass 82 • Conserve Wildlife Foundation of New Jersey • Contact Cape-Atlantic • Contact of Ocean & Monmouth Counties • Council of New Jersey Grantmakers • Count Basie Center for the Arts • Covenant House Atlantic City • CPC Behavioral Healthcare • CR Foundation • Cumberland Cape Atlantic YMCA • Cumberland County Campus Educational Foundation • Cumberland County Habitat for Humanity • Deborah Hospital Foundation • Dennis Township School District • DH/Perfil Latino TV • Donovan Catholic High School • Dottie's House • Dr. Gerald H. Woehr Elementary School • Drum Point Road Elementary School • Eagle Theatre • Eagleswood Elementary School • EarthShare New Jersey • East Dover Elementary School • East Dover First Aid & Rescue Squad • Egg Harbor Township Police Athletic League • Eisenhower Middle School • Elms Elementary School • Emma Havens Young Elementary School • Family & Children's Service • Family Promise of Cape May County • Family Promise of Southwest New Jersey • Family Promise of the Jersey Shore • Family Resource Associates • Farmingdale Elementary School • First Tee Jersey Shore • Food Bank of South Jersey • Forked River Volunteer Fire Co • Freehold Learning Center • Friends of the Ocean City Pops • Fulfill (FoodBank of Monmouth & Ocean Counties) • Garden State Philharmonic • Gateway Community Action Partnership • GCIT Foundation • Georgian Court University • GI Go Fund • Gilda's Club South Jersey • Girl Scouts of Central and Southern New Jersey • Girl Scouts of Ocean County New Jersey Inc • Gloucester County Habitat for Humanity • Green Flag Committee • H&M Potter Elementary School • HABcore • Habitat for Humanity Cape May County • Habitat for Humanity in Monmouth County • Habitat for Humanity of South Central New Jersey • Habitat For Humanity of Southern Ocean County • Habitat For Humanity Philadelphia • Hackensack Meridian Health Foundations • Hansen Foundation • Herbertsville Elementary School • Holiday Express • Holiday Heights First Aid Squad Inc • Homes for All • Homes Now • Hope Sheds Light • House of Hope of Ocean County • Inspira Health Foundation • Inspire-NJ • Interfaith Family Services of Ocean County • Interfaith Health and Support Services of Southern Ocean County • Interfaith Neighbors • Jazz Arts Project • Jersey Shore Animal Center • Jersey Shore Jazz & Blues Foundation • Jersey Shore Partnership Foundation • JEVS Human Services • Jewish Family Service of Atlantic County • Jewish Family Service of Southern Middlesex County • Jewish Federation in the Heart of New Jersey • Jewish Federation of Ocean County • Jewish Federation of Southern New Jersey • John F. Peto Studio Museum • John R. Elliott Foundation • Joseph's House of Camden • Just Believe • Kimmel Center • Lacey Food Bank • Lacey Township High School • LADACIN Network • Lakehurst Elementary School • Lakewood High School • Lakewood Middle School • Lakewood Resource and Referral Center • Lanoka Harbor Elementary School • Latin American Economic Development Association • Lavallette Elementary School • Lavallette Volunteer First Squad • Legal Aid Society of Monmouth County • Leukemia & Lymphoma Society • Levoy Theatre • Literacy New Jersey • Literacy Volunteers of America • LivWell Healthcare • Long Beach Island Community Center (St. Francis Center) • Long Beach Island Foundation of the Arts and Sciences • Lt. Dennis W. Zilinski II, Memorial Fund • Lunch Break • M25 Initiative • March of Dimes Foundation • Marine Academy of Science and Technology • Marine Academy of Technology & Environmental Science • Meals on Wheels of Ocean County • Memorial Elementary School • Memorial Middle School • Mental Health Association in New Jersey • Mental Health Association of Monmouth County • Mercy Center • Metropolitan Camden Habitat for Humanity • Mill Pond School • Millville Development Corporation • Monmouth Arts • Monmouth Conservation Foundation • Monmouth County Historical Association • Monmouth Day Care Center • Monmouth Medical Center Foundation • Monmouth Medical Center Southern Campus Foundation • Monmouth Museum • Monmouth Park Charity Fund • Monmouth University • Move for Hunger • National Guard State Family Readiness Council • National Multiple Sclerosis Society • Nature Conservancy • Navy-Marine Corps Relief Society • Nellie F. Bennett Elementary School • New Egypt Middle School • New Jersey Audubon Society • New Jersey Center for Nonprofits • New Jersey Chamber of Commerce Foundation • New Jersey Citizen Action Education Fund • New Jersey Council for Economic Education • New Jersey Institute for Disabilities • New Jersey Museum of Boating • New Jersey Repertory Company • New Jersey Theatre Alliance • New Jersey Vietnam Veterans Memorial Foundation • New Jersey Voluntary Organizations Active in Disaster • Northern Ocean Habitat for Humanity • Nueva Esperanza • O.C.E.A.N., Inc. • Ocean City Arts Center • Ocean City Theatre Company • Ocean County Artists Guild • Ocean County College Foundation • Ocean County Family Support Organization • Ocean County Foundation for Vocational Technical Education • Ocean County Historical Society • Ocean County Library Foundation • Ocean County YMCA • Ocean Fire Company Number One • Ocean Gate First Aid Squad • Ocean Gate Volunteer Fire Co Inc • Ocean Health Initiatives • Ocean Housing Alliance • Ocean of Love • Ocean Partnership for Children • Oceanaires Barbershop Chorus • Ocean's Harbor House • Operation First Response • Operation Warm • Parents of Autistic Children of Ocean County • Parker Family Health Center • Philabundance • Pine Shores Art Association • Pinelands Preservation Alliance • Pinelands Regional High School • Pinelands Regional Junior High School • Pinewald Pioneer Forest Fire Fighters Inc • Point Pleasant Beach High School • Point Pleasant Borough Fire Department • Point Pleasant Borough High School • Point Pleasant First Aid & Emergency Squad • Police Athletic League of Atlantic City • Preferred Behavioral Health Group • Puerto Rican Action Board • Revive South Jersey • Ridgeway Volunteer Fire Company • Rising Treetops at Oakhurst • Riverfront Renaissance Center for the Arts • Ronald McDonald House of Central & Northern New Jersey • Ronald McDonald House Southern New Jersey • Rowan University Foundation • Saint Joseph's Church • Saint Rose High School • Save Barnegat Bay • Schultz-Hill Foundation • Seashore Gardens Foundation • Seaside Park Elementary School • Seaside Park Volunteer Fire Company No 1 • Senior Citizens Activities Network (SCAN) • Shore Clubhouse • Shore Medical Center • Silver Ridge Park First Aid Squad • Society for the Prevention of Teen Suicide • Society of St. Vincent de Paul • Somebody C.A.R.E.S. • South Jersey Area Wind Ensemble • South Jersey Cultural Alliance • South Jersey Jazz Society • Southern Regional High School • Special People United To Ride • Special Strides • Spring Lake Fire Co 1 • Springpoint Foundation • St. Peters Preparatory School • St. Veronica School • Stockton University Foundation • Surf City Volunteer Fire Co 1 • Surfflight Theatre • Switlik Elementary School • T. Thomas Fortune Foundation and Cultural Center • The Academy of Allied Health and Science • The Appel Farm Arts And Music Center • The Arc of Atlantic County • The Arc of Monmouth • The Arc, Ocean County Chapter • The Center in Asbury Park • The Children's Home Society of New Jersey • The College of New Jersey Foundation • The Historic Village at Allaire • The Salvation Army • The Strand Center for the Arts • Tomchei Shabbos • Toms River Field of Dreams • Toms River Fire Company • Toms River High School North • Toms River High School South • Toms River Intermediate North • Toms River Seaport Society • Trenton Area Soup Kitchen • Tri-Boro First Aid Squad • Trinity Hall • Tuckerton Seaport & Baymen's Museum • Two River Theater • United Advocacy Group • United Way of Monmouth and Ocean Counties • Vetwork • Village Resources Incorporated • Visiting HomeCare Service of Ocean County • Visiting Nurse Association of Central Jersey • Visiting Nurse Association of Central Jersey Community Health Center • Volunteers in Medicine • Volunteers of America • Wall Township Intermediate School • Walnut Street Elementary School • Warren Grove Volunteer Fire Company • WheatonArts • Whiting Elementary School • YMCA of Greater Monmouth County • Your Grandmothers Cupboard • Zzak G Applaud Our Kids Foundation



**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 23, 2023 at 8:00am ET. Instructions to access the virtual meeting are referenced in the proxy statement and available at www.oceanfirst.com in the Investor Relations area.

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 7516 or investorrelations@oceanfirst.com

**Independent Registered
Public Accounting Firm**

Deloitte & Touche LLP
1700 Market Street
Philadelphia, PA 19103

**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