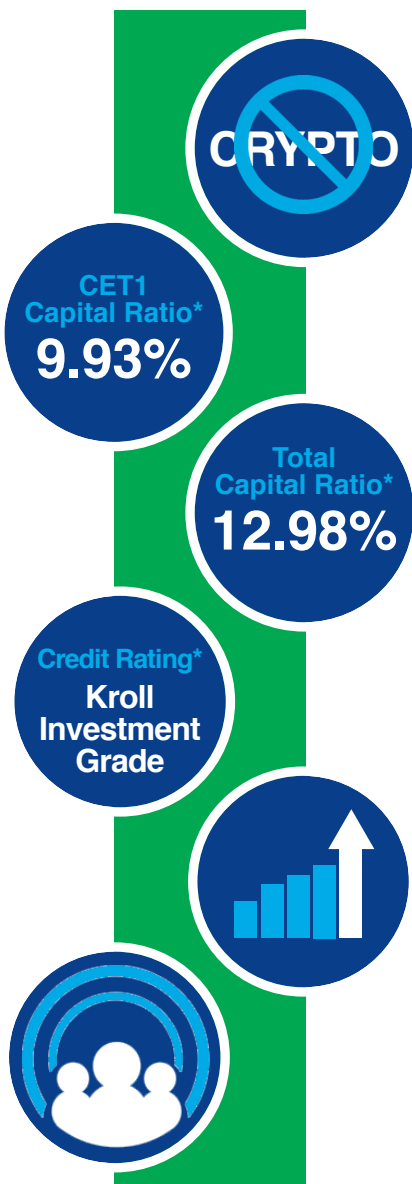


OceanFirst is a strong, well-capitalized financial institution – with a solid capital base, a diversified loan portfolio, and excellent asset quality. Recently, additional measures have been taken to bolster our traditional strategies in light of events that have occurred over the past few days. Protecting our depositors and ensuring the safety and soundness of our institution are our highest priorities.



- ▶ Nearly \$1.6 billion in capital.
- ▶ No crypto or blockchain services, directly or indirectly.
- ▶ No high-tech exposure in our loan or deposit portfolios.
- ▶ Strong liquidity, stable deposit balances, positive cash flow from operations and access to the Federal Home Loan Bank, Federal Reserve Bank, and other lines of credit.
- ▶ Our core strengths and historical performance position us well to meet the long-term safety needs of our customers.
 - ▶ Record profitability in 2022.
 - ▶ Common dividends paid to stockholders for 104 consecutive quarters.
 - ▶ Well-diversified loan portfolio with no major concentrations by industry sector or loan category.
 - ▶ Conservative approach to risk management.
 - ▶ Long-standing track record of exceptional asset quality with current record low levels of Non-Performing Assets, stable deposits, and low urban office concentration (<1% of total assets).
- ▶ Weathered many challenging economic cycles since our founding in 1902 and well positioned for the future.
 - ▶ Invested in the people and businesses in our communities.

WE ARE HERE TO HELP AND SUPPORT OUR CUSTOMERS

If you have any questions or concerns, we encourage you to reach out to your relationship manager or local branch, who will be happy to provide you with additional information.

Thank you for your continued trust in OceanFirst Bank. We remain dedicated to providing our customers and investors with the highest level of service and support.