



COMMUNITY REINVESTMENT ACT PUBLIC DISCLOSURE FILE

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To obtain a copy of OFB's Public File, please contact CRA Officer, Daniel Delehanty, by email; and cc Angela Ho and Meryl Russell.

***NOTE:** The public HMDA Disclosure Statement can be accessed at the following site:

HMDA Disclosure Statements
<http://www.consumerfinance.gov/hmda>



1. WRITTEN COMMENTS

a. 2022

There are no comments to report.

b. 2023

02/2023 regarding promotional credit
03/2023 regarding promotional credit

c. 2024

There are no comments to report.



← Active complaints

230225-10457557

Primary consumer information

FULL NAME

[REDACTED]

EMAIL ADDRESS

[REDACTED]

PHONE

[REDACTED]

ADDRESS

[REDACTED] BRONX, New York 10452 United States

Methods of identification provided by the consumer

BILLING ADDRESS

[REDACTED]

bronx, NY 10452
United States

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

ISSUE

Managing an account

Banking errors

CONSUMER IDENTIFIED COMPANY NAME

OCEANFIRST FINANCIAL CORP.

What happened

I successfully opened a freestyle checking account with Oceanfirst bank online on 11/15/2022 under a bonus promotion. The bonus was \$235 which was supposed to be paid on the 1st business day after the 90 day mark as long as the conditions were met. I am attaching a flyer I received from them stating the conditions. I successfully met all the conditions 1) direct deposits 2) e statements active and 3) active on the mobile app. yet Oceanfirst is denying me my bonus because they say I was supposed to be active on the mobile app during the first 30 of the account opening. However their terms state "account holder is active on the oceanfirst bank mobile app WITHIN 30 days LEADING UP TO THE BONUS PAYOUT DATE", as I was active on the app in that time period which would be 30 days before the 90 day bonus payout date of 2/16/2023. Oceanfirst has acknowledged this yet insist that I was supposed to be active on the mobile app 30 days from account opening. That is clearly not what their terms and conditions state. Thus the reason for my complaint.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

ATTACHMENTS

[406-189_ConsumerMktingPromo_FreeStyle_Mailer_8.5x11FC-MORTGAGE_Sep2022.pdf](#)
(5.2 MB)

Download all attachments

Desired resolution

I would like Oceanfirst to honor their promotion and award me my bonus of \$235.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?


Primary consumer

What is the company's response?

Response categories

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

COMPLAINT STATUS**ALERTS**

 Files attached

COMPLAINT STATUS

Pending Action By Company


SENT TO COMPANY

02/25/2023 19:18 ET

DUE DATE

03/12/2023

ACTIONS

 Respond

 Print

[Terms of service \(terms-of-service\)](#)



An official website of the United States Government



March 8, 2023



We are in receipt of your CFPB complaint dated February 25, 2023.

In response to your inquiry regarding not receiving a Promotional Credit in connection with a Consumer Checking Account promotion, the bank researched your account to determine if you met the requirements to receive the bonus payment.

It was determined that you met two of the three criteria for payment. You met the Direct Deposit and eStatement criteria, however it was determined you were not active within 30 days leading up to the bonus payout date. Your last day active was 1 day prior to the 30 day window.

As a courtesy and in good faith we have credited your account today with the \$235.00 Promotional Credit. We appreciate you taking the time in reaching out to us regarding this matter.

Thank you for being a valued and respected customer, and for your continued business. At OceanFirst Bank, we promise to always put you first.

In the future, if you have any additional questions or comments, please feel free to contact us at 888.623.2698.

Sincerely,

A handwritten signature in black ink, appearing to read "Rob Quackenbush".

Rob Quackenbush
VP, Retail Regional Manager

Cc: Steve Conti, SVP Director of Retail Banking, Marketing, Digital Banking



◀ Active complaints

230306-10522258

Primary consumer information

FULL NAME

[REDACTED]

EMAIL ADDRESS

[REDACTED]

PHONE

[REDACTED]

ADDRESS

[REDACTED] New York, New York 11101 United States

Methods of identification provided by the consumer

ACCOUNT NUMBER

[REDACTED]

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

ISSUE

Opening an account
Didn't receive terms that were advertised

CONSUMER IDENTIFIED COMPANY NAME

OCEANFIRST FINANCIAL CORP.

What happened

I opened an OceanFirst bank account on 11/7/2022. They advertised that I could get \$235 with the following steps: 1. Open a new FreeStyle Checking account using the promo code Fall22W. 2. Opt into eStatements and download the OceanFirst Bank mobile app. 3. In at least two monthly cycles, receive \$500 in direct deposits. 4. Bonus will be credited to your new account on the first business day after your 90-day account opening anniversary <https://web.archive.org/web/20221109153002/https://oceanfirst.com/personal/checking/> I finished all steps, but I didn't receive the bonus.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

Desired resolution

I hope to get a \$235 bonus.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response?

Response categories

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

COMPLAINT STATUS

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

03/06/2023 16:36 ET

DUE DATE

03/21/2023

ACTIONS

 Respond

 Print

[Terms of service \(terms-of-service\)](#)

 An official website of the United States Government



March 8, 2023



Dear [REDACTED]

We are in receipt of your CFPB complaint dated March 6, 2023.

In response to your inquiry regarding not receiving a Promotional Credit in connection with a Consumer Checking Account promotion, the bank researched your account to determine if you met the requirements to receive the bonus payment.

It was determined that you met two of the three criteria for payment. You met the Direct Deposit and eStatement criteria, however it was determined you were not active within 30 days leading up to the bonus payout date.

As a courtesy and in good faith we have credited your account today with the \$235.00 Promotional Credit. We appreciate you taking the time in reaching out to us regarding this matter.

Thank you for being a valued and respected customer, and for your continued business. At OceanFirst Bank, we promise to always put you first.

In the future, if you have any additional questions or comments, please feel free to contact us at 888.623.2698.

Sincerely,

A handwritten signature in blue ink, appearing to read "Rob Quackenbush".

Rob Quackenbush
VP, Retail Regional Manager

Cc: Steve Conti, SVP Director of Retail Banking, Marketing, Digital Banking



2. PERFORMANCE EVALUATION



PUBLIC DISCLOSURE

November 1, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

OceanFirst Bank, NA
Charter Number: 25150

110 West Front Street
Red Bank, NJ 07701

Office of the Comptroller of the Currency

New York Field Office
340 Madison Ave., Fourth Floor
New York, NY 10173

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Needs to Improve.

The following table indicates the performance level of OceanFirst Bank, National Association (OFB or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	OceanFirst Bank, NA Performance Tests		
	Lending Test ¹	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	x	x	x
Needs to Improve			
Substantial Noncompliance			

The major factors that support this rating include:

- Due to evidence of discriminatory or other illegal credit practices, the bank's overall CRA rating was lowered from Satisfactory to Needs to Improve.
- The Lending Test rating is based on the combination of the Camden Combined Statistical Area (CSA), New York Multistate Metropolitan Statistical Area (MMSA), and New Jersey state ratings. As described in the Scope of the Evaluation – Ratings section of this Performance Evaluation, the Low Satisfactory performance in the Camden CSA is weighted more heavily in arriving at the overall Lending Test rating. The Low Satisfactory performance in the New York MMSA further supports the overall Lending Test rating.
- The Investment Test rating is based on a blend of the three rating area ratings. The Outstanding and Low Satisfactory performance in the New York MMSA and State of New Jersey, respectively, positively impacted the Needs to Improve performance in the Camden CSA.
- The Service Test rating is based on a blend of ratings in the three-rating areas. While the bank's Service Test performance in the Camden CSA is High Satisfactory, the Low Satisfactory performance in the New York MMSA and State of New Jersey support the overall Low Satisfactory rating.

Lending in Assessment Area

¹ The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

A substantial majority of the bank's loans are in its assessment areas (AA).

The bank originated and purchased 91.0 percent of its total loans by number and 86.2 percent by dollar inside the bank's AAs during the evaluation period. This analysis is performed at the bank level, rather than at each rating level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

As depicted below, OFB originated and purchased a high percentage of bank loans in its AAs. This reflected positively on each rating area's geographic distribution of lending by income level of the geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	1,640	84.6	298	15.4	1,938	408,154	78.6	110,863	21.4	519,017
2019	1,998	86.9	301	13.1	2,299	588,800	84.0	112,243	16.0	701,043
2020	2,216	90.8	224	9.2	2,440	888,165	86.7	136,509	13.3	1,024,674
Subtotal	5,854	87.7	823	12.3	6,677	1,885,119	84.0	359,615	16.0	2,244,734
Small Business										
2018	256	91.4	24	8.6	280	58,184	89.8	6,579	10.2	64,763
2019	444	92.9	34	7.1	478	138,495	89.8	15,690	10.2	154,185
2020	3,175	97.2	91	2.8	3,266	453,906	94.7	25,397	5.3	479,303
Subtotal	3,875	96.3	149	3.7	4,024	650,585	93.2	47,666	6.8	698,251
Total	9,729	91.0	972	9.1	10,701	2,535,704	86.2	407,281	13.8	2,942,985

Description of Institution

OFB is an interstate, community-oriented financial institution headquartered in Toms River, NJ. As of December 31, 2020, the bank had total assets of \$11.3 billion. The bank was founded in 1902 and is the principal subsidiary of OceanFirst Financial Corporation (OFFC), also headquartered in Toms River, NJ. OFFC's approximate asset size was \$11.4 billion as of December 31, 2020. OFFC does not transact any material business other than through the bank. OFB has five operating subsidiaries, which are OceanFirst REIT Holdings, Inc; OceanFirst Realty Corp.; Hooper Holdings; OceanFirst Management Corp.; and TRREO Holdings, LLC. All subsidiaries are headquartered in Toms River, NJ except for OceanFirst Management Corp which is headquartered in New York, NY. This evaluation does not include consideration of any operating subsidiary activities in evaluating OFB's CRA performance.

OFB acquired four financial institutions during the evaluation period, resulting in an expanded footprint across southern New Jersey and westward towards Philadelphia. The acquired institutions are as follows: Sun National Bank on January 31, 2018; Capital Bank of Vineland, NJ on January 31, 2019; and Country Bank Holding Company; and Two River Bancorp on January 1, 2020.

As of December 31, 2020, OFB had three AAs, 63 full-services branches, and 80 deposit-taking automated teller machines (ATM) in the states of New Jersey and New York. OFB has one CSA AA which is the Philadelphia-Reading-Camden, PA-NJ-DE-MD (Camden CSA) which has 24 branches; one MMSA named the New York-Newark-Jersey City, NY-NJ-PA (New York MMSA AA) which has 37 branches; and one Metropolitan Statistical Area (MSA) named the Trenton-Princeton, NJ MSA (Trenton MSA AA) which has two branches in the state of New Jersey. In 2018-2019, the bank had an AA in New Jersey that was the New York-Newark-Jersey City, NY-NJ-PA (Newark MSA AA). Due to the acquisition of Country Bank Holding Company and Two River Bancorp, which expanded bank operations into the state of New York, the Newark MSA AA was renamed for 2020 to become the New York MMSA AA which includes the Newark MSA AA plus additional New York counties.

There are two rating areas in 2018-2019, which consist of the Camden CSA AA and the state of New Jersey which includes the Newark MSA AA and the Trenton MSA AA. In 2020, there are three rating areas which include the Camden CSA, the New York MMSA, and the state of New Jersey including review of the Trenton MSA AA.

The bank's strategy is to continue to build a commercial bank in existing markets, as well as go into Philadelphia, the metropolitan areas of New York, and enter new adjacent markets in Boston, DC, and Baltimore. OFB offers a variety of deposit and lending products and services, including those standard of a community bank as well as a suite of more specialized offerings. Standard products include checking, savings, and money market deposit accounts as well as retail and commercial lending and trust services. Examples of more specialized offerings include deposit accounts for children and students, first-time homebuyer lending products, Treasury Management services, insurance placement, and Health Savings Accounts. In addition, the bank offers credit card products and full-online banking and bill pay services. In response to the COVID-19 pandemic, the bank instituted borrower relief programs to enable some business and consumer borrowers to defer certain loan payments for 90 days. The bank also responded by waiving late payment and overdraft fees for healthcare workers, first responders, and customers directly impacted by COVID-19. Additionally, the bank instituted a forbearance program of up to six months for borrowers experiencing a temporary financial hardship due to the negative impact of COVID-19. On March 17, 2020, branch lobby services were temporarily suspended due to a mandated government lockdown; however, services in most branches continued via drive-up.

Of OFB's \$11.3 billion in total assets as of December 31, 2020, net loans and leases represented 69 percent of those assets. The loan portfolio consisted primarily of commercial mortgage loans and residential real estate which amounted to 59.6 percent and 35.8 percent of gross loans and leases, respectively, at year-end 2020. The remaining loan portfolio was five percent consumer loans and less than one percent agricultural loans. This loan composition is in-line with the bank's historic operations centered in residential lending and current strategic focus of expanding their commercial portfolio. Tier 1 capital was \$779.1 million as of December 31, 2019 and \$942.1 million as of December 31, 2020.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs during the evaluation period. The bank received an overall Satisfactory rating at its most recent CRA Evaluation, dated October 29, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Lending Test

The evaluation period for the Lending Test, including CD lending, is January 1, 2018 through December 31, 2020, which included a review of the Camden CSA AA, the New York MMSA AA, and the state of New Jersey. To perform the analysis, the OCC used home mortgage and small business loan data collected and reported by OFB in addition to CD loan originations. Home mortgage loans represented the largest portion of lending activity overall during the evaluation period with 5,850 loans totaling \$1.9 billion originated or purchased. These account for 60 percent by number and 70 percent by dollar volume of the loans evaluated. Small business loans originated or purchased during the evaluation period accounted for 3,879 loans or \$652.6 million. These account for 40 percent by number and 24 percent by dollar volume of the loans evaluated. CD loans during the evaluation period accounted for 68 loans or \$150.5 million loans originated or purchased. These account for one percent by number and six percent by dollar volume of the loans evaluated. As the OCC completed the analysis, more weight was placed on the lending activity from 2018 through 2019 as this time period represented most of the evaluation period. The OCC also placed more weight on home mortgage loans in the Camden CSA AA, Newark MSA AA, and the Trenton MSA AA since this was the predominant loan product in those AAs. Lastly, the most weight was placed on small business loans in the New York MMSA AA since this was the predominant loan product in that AA. In the analysis of geographic distribution, the OCC reviewed the distribution of loans within the low- and moderate-income (LMI) areas in the bank's AAs. The OCC then assessed whether there were any unexplained gaps in lending in any geographic areas within the AAs. In the analysis of borrower distribution, the OCC considered the level of poverty in each AA and the impact it could have on the ability of LMI families to obtain loans. Similarly, the OCC considered housing costs relative to area incomes and the limiting affects those costs could have on the demand for loans by lower-income families.

Investment Test

The evaluation period for the Investment Test was January 1, 2018 through December 31, 2020. The OCC considered the responsiveness of donations and investments to identified CD needs. The OCC also considered investments made during prior evaluation periods that remain outstanding.

Service Test

The evaluation period for the Service Test was January 1, 2018 through December 31, 2020 with a primary focus on OFB's range of products and services offered by the branches as well as the location of branches and deposit-taking ATMs. The OCC also considered the CD services OFB provides in its AAs.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or CSA are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. All AAs were evaluated. The Camden CSA was evaluated as a separate rating area and received a full-scope review. Because this AA was evaluated separately, it received a full-scope review where it may have received a limited-scope review if evaluated as part of the state of New Jersey.

Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

In arriving at overall test ratings, we placed slightly greater weight on the bank’s performance in the Camden CSA rating area, as this area was evaluated over the entire three-year evaluation period. We placed somewhat lesser weight on the bank’s performance in the New York MMSA and State of New Jersey rating areas, primarily because the full-scope areas in these rating areas were assessed on one- and two-year analysis periods, respectively.

The CSA, MMSA, and New Jersey State ratings are based on performance in all the bank’s AAs. Refer to the “Scope” section under each CSA, MMSA, and State Rating section for details regarding how the areas and products were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC found that the bank engaged in a pattern or practice of unlawful discrimination in violation of the Fair Housing Act and its implementing regulations by failing to provide equal access to credit to borrowers seeking mortgages secured by properties in majority non-White or Hispanic census tracts. As a result of these findings, and after consideration of the nature, extent, and strength of the evidence of the practices; the extent to which the institution had policies and procedures in place to prevent the practices; the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information, the CRA Performance Evaluation rating was lowered from a Satisfactory to a Needs to Improve rating.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Combined Statistical Area Rating

Camden CSA

CRA rating for the Camden CSA²: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Based on data in the Tables in appendix D, the bank's geographic distribution is poor and borrower distribution is adequate.
- Qualified investments were not effective and responsive in helping the bank address community credit needs. The bank made a limited number of investments, grants, and donations under its programs.
- The bank's branches and alternative delivery systems were responsive in helping the bank provide services across the community.
- Community development services were not effective and responsive in helping the bank address community needs. The bank conducted or supported very few CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Camden CSA

OFB's Camden CSA AA includes the following MSAs: Atlantic City-Hammonton, NJ; Ocean City, NJ; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD; and Vineland-Bridgeton, NJ. In the Camden CSA AA, the bank has 24 full-service branch offices and 29 deposit-taking ATMs. The Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2020 shows that OFB had \$3.5 billion in deposits and a market share of 7.26 percent, ranking fifth out of 39 institutions. OFB's FDIC Deposit Market Share in 2019 was similar to 2020. OFB's deposits in the Camden CSA AA represents 39.3 percent of the bank's total deposits in 2020 and 52.1 percent in 2018-2019.

According to the June 30, 2020 FDIC Deposit Market Share Report, OFB's major competitors are TD Bank, National Association (TD Bank), which holds 28.43 percent of the market; PNC Bank, National Association (PNC Bank), which holds 9.85 percent of the market; Wells Fargo Bank, National Association (Wells Fargo Bank), which holds 9.16 percent of the market; and Bank of America, National Association (Bank of America), which holds 7.95 percent of the market. All other lenders hold five percent of the market or less.

During the 2018-2019 analysis period, OFB originated 1,798 loans in the Camden CSA AA. During the 2020 analysis period, OFB originated 1,837 loans in the Camden CSA AA. Both analysis period loan

²This rating reflects performance within the combined MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the combined MMSA.

originations/purchases represent approximately 40 percent of the total loan volume originated for the bank during the evaluation period.

Two existing community contacts were utilized to understand the bank’s performance and environment in which the bank operates. These contacts indicated that economic development is a key need, as well as affordable housing, financial literacy, disaster-recovery, and transportation-oriented development. One organization is dedicated to the well-being of all citizens in Atlantic County, and one is dedicated to ensuring the political, educational, and social rights of all persons.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Camden CSA AA**						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	442	7.0	17.9	47.5	25.8	1.8
Population by Geography	1,781,068	6.9	15.9	47.7	28.7	0.7
Housing Units by Geography	776,669	7.1	17.2	47.5	27.7	0.4
Owner-Occupied Units by Geography	466,854	3.1	12.9	50.8	33.0	0.2
Occupied Rental Units by Geography	180,772	14.9	26.3	43.1	14.9	0.8
Vacant Units by Geography	129,043	10.6	20.3	41.8	26.8	0.5
Businesses by Geography	116,437	4.7	13.9	47.3	33.9	0.2
Farms by Geography	3,300	0.9	8.6	50.1	40.3	0.2
Family Distribution by Income Level	444,992	21.3	17.3	20.8	40.6	0.0
Household Distribution by Income Level	647,626	24.8	15.7	17.6	41.9	0.0
Median Family Income MSA - 12100 Atlantic City-Hammonton, NJ MSA		\$66,523	Median Housing Value			\$247,490
Median Family Income MSA - 15804 Camden, NJ		\$87,133	Median Gross Rent			\$1,057
Median Family Income MSA - 36140 Ocean City, NJ MSA		\$74,509	Families Below Poverty Level			8.3%
Median Family Income MSA - 47220 Vineland-Bridgeton, NJ MSA		\$57,550				
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						
<i>** The 2018-2019 demographic information for the Camden CSA AA is similar to the 2020 demographic information presented in this table</i>						

Scope of Evaluation in Camden CSA

The OCC performed a full-scope review of the Camden CSA AA and rated the Camden CSA AA entirely on this assessment. Ratings are based primarily on results of those areas that received full-scope reviews. Of the bank’s reported loans in the Camden CSA AA in 2018-2019, 81 percent are home mortgage loans and 19 percent are business loans. In 2020, 47 percent are home mortgage loans and 53 percent are business loans. The greatest weight was placed on home mortgage loans in 2018-2019 and the greatest weight was placed on small loans to businesses in 2020 due to volume. Overall, home mortgage lending received the greatest weight as it represented 58.6 percent of total lending over the evaluation period. Related to the service test, the bank’s branching structure received slightly more

weight over CD service activity in reaching a rating for the services test as census.gov statistics show at least 89 percent of homes have computer and internet access. Refer to appendix A: Scope of Examination for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS CAMDEN CSA

LENDING TEST

The bank's performance under the Lending Test in the Camden CSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the Camden CSA AA is adequate.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Camden CSA 2018-2020	2,314	1,635	0	21	3,970

Dollar Volume of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Camden CSA 2018-2020	\$738,951	\$258,097	0	\$43,579	\$1,040,627

Based upon 2019 peer mortgage data, for mortgage loans during the 2018-2019 analysis period, OFB ranked 22nd with a market share of 1.26 percent out of 587 lenders reporting HMDA data in the AA. This places OFB in the top three percent of the market by rank. Based upon 2020 peer mortgage data, for mortgage loans during the 2020 analysis period, OFB ranked 30th with a market share of 0.90 percent out of 610 lenders reporting HMDA data in the AA. This places OFB in the top five percent of the market by rank. Regarding competition in the area, the bank was in the top 13 percent by deposits and in the top five percent by mortgage loans. Given the competition from the other reporting lenders in the AA, the bank's ranking among those lenders, and the bank's market share relative to their FDIC deposit market share, home mortgage lending activity exhibits good responsiveness to AA credit needs.

For small loans to businesses during the 2018-2019 analysis period, OFB ranked 24th with a market share of 0.52 percent out of the 148 lenders reporting data in the AA. This places OFB in the top 17 percent of the market by rank. For small loans to businesses during the 2020 analysis period, data has not been published as of this writing and no analysis was therefore completed. Given the competition from the other reporting lenders in the AA, the bank's ranking among those lenders, and the bank's market share relative to their deposit market share, small business lending activity exhibits adequate responsiveness to AA credit needs.

Distribution of Loans by Income Level of the Geography

The bank exhibits a poor geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Camden CSA AA

The overall geographic distribution of home mortgage loans in the Camden CSA AA is adequate.

OFB's geographic distribution of home mortgage loans in 2018-2019 is adequate. The percentage of the bank's loans originated in low-income geographies is significantly below the percentage of owner-occupied housing units and below the aggregate lending in these geographies. The percentage of loans originated in moderate-income geographies is near to the percentage of owner-occupied housing units as well as aggregate lending in moderate-income geographies.

OFB's geographic distribution of home mortgage loans in 2020 is adequate. The percentage of the bank's loans originated in low-income geographies is significantly below the percentage of owner-occupied housing units but is near to the aggregate lending in these geographies. The percentage of loans originated in moderate-income geographies is near to the percentage of owner-occupied housing units as well as aggregate lending in moderate-income geographies.

Small Loans to Businesses

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The overall geographic distribution of loans to small businesses in the Camden CSA is good.

OFB's geographic distribution of loans to small businesses in 2018 through 2019 is good. The percentage of loans to small businesses originated in low-income geographies is somewhat near to the percentage of businesses located in low-income geographies as well as aggregate lending in these geographies. The percentage of loans to small businesses originated in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies and exceeds aggregate lending in these geographies.

OFB's geographic distribution of loans to small businesses in 2020 is good. The percentage of loans to small businesses originated in low-income geographies is somewhat near to the percentage of businesses located in low-income geographies as well as aggregate lending in these geographies. The percentage of loans to small businesses originated in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies and exceeds the aggregate lending in these geographies.

Lending Gap Analysis

In the Camden CSA, unexplained conspicuous gaps in lending were identified by the OCC in Camden County during the evaluation period. These gaps reduced the geographic distribution rating from an adequate to poor conclusion.

To perform the lending gap analysis, the OCC generated maps of census tracts (CT) where there were no HMDA or small business loan originations or purchases during the evaluation period. The OCC focused on clusters of LMI CTs with no lending activity within each county and then evaluated the clusters to determine if demographic information indicated lending opportunities within the clusters. The OCC also determined if there were any physical barriers to such as water, cemeteries, or parks that could explain the lack of lending in those clusters.

In Camden County, there were two clusters of LMI CTs where there was no HMDA, CRA, or CD lending in 2018, 2019, or 2020. These clusters were located in the northern and central portions of the county. There were two bank branches in the county in 2018 and 2019 and one bank branch in 2020. OFB did originate HMDA and CRA loans surrounding, but not within, the identified clusters. In review of peer lending in these LMI clusters, peer banks did originate loans throughout the clusters. Given the 18,404 owner-occupied units, 116,520 population, and 5,411 businesses in these specific clusters of LMI CTs, the CTs presented sufficient lending opportunities. There were no physical barriers to explain the gap in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans in the Camden CSA AA is poor.

OFB's borrower distribution of home mortgage loans in 2018 through 2019 is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families living in the AA. Lending to low-income borrowers is well below aggregate lending. The percentage of loans to moderate-income borrowers is well below the percentage of moderate-income families and well below aggregate lending.

OFB's borrower distribution of home mortgage loans in 2020 is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families living in the AA. Lending to low-income borrowers is well below aggregate lending. The percentage of loans to moderate-income borrowers is well below the percentage of moderate-income families and well below aggregate lending.

Small Loans to Businesses

Refer to Table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall borrower distribution of small loans to businesses in the Camden CSA AA is good.

OFB's borrower distribution of loans to small businesses in 2018 through 2019 is good. The percentage of small loans to small businesses (businesses with gross annual revenues of \$1 million or less) is well below the percentage of small businesses in the AA but exceeds aggregate lending.

OFB's borrower distribution of loans to small businesses in 2020 is adequate. The percentage of small loans to small businesses is significantly below the percentage of small businesses in the AA, but near to aggregate.

OFB participated as a lender in the Small Business Administration's (SBA) Paycheck Protection Program (PPP) in 2020 and originated 310 PPP loans in the Camden CSA AA that were less than one million dollars. PPP loans are SBA-backed loans that helped businesses keep their workforce employed during the COVID-19 crisis. These loans were considered in the assessment of lending performance to small businesses in 2020.

Community Development Lending

The bank has made a good level of CD loans.

The Lending Activity Tables, shown on page 11 above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

In the Camden CSA AA, OFB has made a good level of CD loans. The bank did not originate any CD loans in the AA during the 2018-2019 evaluation period but originated 21 PPP CD loans in 2020 for approximately \$44 million. These loans equate to 11.8 percent of allocated tier 1 capital. Allocated tier 1 capital is the percentage of deposits in an AA multiplied by the bank's tier 1 capital. However, as most of the evaluation period there was no CD lending, this performance had a neutral impact on the lending test.

Product Innovation and Flexibility

OFB makes limited use of innovative and/or flexible lending practices to serve AA credit needs. The bank originated 23 local and government-insured Federal Housing Administration (FHA) and Veterans Affairs (VA) loans for \$3.8 million dollars. This equated to approximately one percent of allocated tier 1 capital. These loans had a neutral impact on the lending test in the Camden CSA AA. The bank's participation in the PPP loan program was also considered flexible.

INVESTMENT TEST

The bank's performance under the Investment Test in Camden CSA is rated Needs to Improve.

Based on a full-scope review, the bank’s performance in the Camden CSA AA is poor. OFB has a poor level of qualified CD investments and grants; those investment and grants were not in a leadership position and were routinely provided by private investors.

The bank exhibits poor responsiveness to credit and community economic development needs. The bank rarely uses innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Camden CSA	24	4,330	253	3,919	277	100	8,249	100	0	\$0

* *Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.*
 ** *Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.*

The bank made 277 investments totaling \$8.2 million during the evaluation period. All investments during the evaluation period equated to only 2.2 percent of allocated tier 1 capital. Examples of donations made by the bank include a donation of \$25 thousand to assist a food bank and a donation of \$50 thousand to a foundation supporting recovery from addiction. An example of investments made include investments of six million dollars into a mutual fund with a focus on CD.

The review of community contacts and of competitor CRA performance evaluations note several needs in the area. Some of these needs include affordable home loans products, counseling for the underbanked, and credit building programs for LMI persons. The needs in the community helped understand the performance context under which the bank was operating.

SERVICE TEST

The bank’s performance under the Service Test in Camden CSA is rated High Satisfactory.

Based on a full-scope review, the bank’s performance in the Camden CSA is good. In arriving at this conclusion, we considered the negative impact the CD service performance had on the overall Service Test conclusion.

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Camden CSA AA	100	24	100	8.3	25.0	37.5	29.2	6.9	15.9	47.7	28.7

OFB operates 24 branches in the Camden CSA AA. Two branches are located in low-income CTs, six are located in moderate-income CTs, nine are located in middle-income CTs, and seven are located in upper-income CTs.

The percentage of branches located in low-income CTs (8.3 percent) exceeds the percentage of the population residing in low-income CTs in 2020 (6.9 percent). The percentage of branches located in the moderate-income CT (25.0 percent) exceeds the percentage of the population residing in moderate-income CTs in 2020 (15.9 percent).

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
Camden CSA AA	0	7	0	-1	-3	-3

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank did not open any branches during the evaluation period, and closed seven branches in the Camden CSA AA.

Services, including business hours where applicable, do not vary in a way that inconveniences the various portions of its AA, particularly LMI geographies and/or individuals.

Bank services and business hours are comparable among locations regardless of the income level of the geography. OFB offers a variety of alternative delivery systems including an ATM network, online banking, mobile banking, bill pay, and contactless pay via Apple Pay, Google Pay, Samsung Pay, Garmin Pay, and Fitbit Pay. The OCC placed no significant weight on these alternative delivery systems, as the bank did not maintain sufficient metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals in the Camden CSA AA.

Community Development Services

The bank provided very few CD services. This performance had a negative impact on the overall Service Test conclusion in the AA.

OFB provided a very poor level of CD services in the Camden CSA AA. Nine employees, or approximately 5 percent of the employees in the Camden CSA AA, provided 294.5 hours of CD services to 10 different organizations.

The organizations served provided community services to LMI individuals and supported affordable housing initiatives. Of the services performed, all employees demonstrated leadership by serving on the Board of Directors for the organization or on a committee for these organizations. Examples of the types of services provided include one employee serving on the Board of Directors for an entity focusing on providing affordable housing to LMI individuals and families, another employee serving on the Board of Directors for an entity focused on supporting abused and neglected children.

Multistate Metropolitan Statistical Area Rating

New York MMSA

CRA rating for the New York MMSA³: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on the data in the Tables and the following performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases is adequate.
- Qualified investments were effective and responsive in helping the bank address community credit needs. The bank made an excellent volume of investments, grants, and donations under its programs.
- The bank's branches and alternative delivery systems were effective and responsive in helping the bank provide services across the community.
- Community development services were effective and responsive in helping the bank address community needs. The bank conducted or supported an adequate number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in New York MMSA

OFB's New York MMSA AA includes part of the full New York MMSA where OFB includes the full counties of Essex, Hunterdon, Middlesex, Monmouth, Ocean, Somerset, and Union in New Jersey, and the Bronx, Kings, New York, Queens, Richmond, and Westchester in New York. This AA was only in existence in the year 2020. In the New York MMSA AA, the bank has 37 full-service branch offices, and 49 deposit-taking ATMs. The FDIC Deposit Market Share Report as of June 30, 2020 shows that OFB had \$5.3 billion in deposits and a market share of 0.27 percent, ranking 29th out of 159 institutions. OFB's deposits in the New York MMSA AA represents 59.3 percent of the bank's total deposits in 2020.

According to the June 30, 2020 FDIC Deposit Market Share Report, OFB's major competitor is JPMorgan Chase, National Association, which holds 35.6 percent of the market. All other lenders hold 10 percent of the market or less.

In 2020, OFB originated 2,693 loans in the New York MMSA AA which represent approximately 59 percent of the total loan volume originated for the bank in 2020.

³ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

The OCC utilized one community contact in the New York MMSA AA. This entity is in New York County and focuses on generating investments in underserved neighborhoods. The contact indicated the needs of the area are for more affordable housing, community services, small business lending, and bank involvement on both the capital and operational side of CD projects.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3,247	13.6	23.6	30.1	30.3	2.4
Population by Geography	13,234,200	15.2	25.0	27.9	31.6	0.3
Housing Units by Geography	5,319,029	14.0	23.8	27.5	34.5	0.2
Owner-Occupied Units by Geography	2,096,343	4.1	15.3	33.3	47.2	0.1
Occupied Rental Units by Geography	2,723,872	21.7	30.3	23.2	24.5	0.2
Vacant Units by Geography	498,814	13.6	24.0	27.0	35.2	0.2
Businesses by Geography	1,244,242	8.8	18.4	23.6	47.3	1.9
Farms by Geography	11,989	4.2	13.4	28.2	53.6	0.5
Family Distribution by Income Level	3,052,860	27.7	15.4	16.0	40.9	0.0
Household Distribution by Income Level	4,820,215	29.1	14.3	15.3	41.3	0.0
Median Family Income MSA – 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$480,642
Median Family Income MSA – 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Median Gross Rent			\$1,323
Median Family Income MSA – 35154 New Brunswick-Lakewood, NJ		\$95,564	Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in New York MMSA

The OCC performed a full-scope review of the New York MMSA AA and rated the New York MMSA AA entirely on this assessment. Ratings are based primarily on results of those areas that received full-scope reviews. In 2020, of the bank's reported loans in the New York MMSA AA, 50.5 percent were small loans to businesses and 49.5 percent home mortgage loans. Slightly more weight was placed on small loans to businesses in 2020 due to volume. Refer to Appendix A: Scope of Examination for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS NEW YORK MMSA

LENDING TEST

The bank's performance under the Lending Test in the New York MMSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the New York MMSA AA is adequate.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York MMSA AA	1,334	1,830	0	42	3,206

Dollar Volume of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York MMSA AA	\$550,601	\$278,672	0	\$78,720	\$905,493

OFB's lending activity in the New York MMSA AA is excellent.

Based upon 2020 peer mortgage data, for mortgage loans during the 2020 analysis period, OFB ranked 43rd with a market share of 0.44 percent out of 791 lenders reporting HMDA data in the AA. This places OFB in the top six percent of the market by rank. For small loans to businesses during the 2020 analysis period, data has not been published as of this writing and no analysis was therefore completed. The bank's June 2020 deposit market share rank of 29 out of 159 depository institutions places it in the top 18 percent of these institutions.

Given the significant competition from the other reporting lenders in the AA, the bank's ranking among those lenders, and the bank's market share relative to their deposit market share, home mortgage lending activity exhibits excellent responsiveness to AA credit needs.

Distribution of Loans by Income Level of the Geography

The bank exhibits an adequate geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the "MMSA" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

OFB's geographic distribution of home mortgage loans in 2020 is good. The percentage of loans originated in low-income geographies is below the percentage of owner-occupied housing units and below the aggregate lending in low-income geographies. The percentage of loans originated in moderate-income geographies exceeds the percentage of owner-occupied housing units and exceeds the aggregate lending in moderate-income geographies.

Small Loans to Businesses

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

OFB's geographic distribution of loans to small businesses in 2020 is adequate. The percentage of loans to small businesses originated in low-income geographies is well below the percentage of businesses

located in low-income geographies and well below the aggregate. The percentage of loans to small businesses originated in moderate-income geographies is near to the percentage of businesses located in moderate-income geographies and near to the aggregate.

Lending Gap Analysis

The OCC analyzed the bank's geographic lending patterns of home mortgage loans and small loans to businesses by reviewing various reports, along with mapping loan originations and purchases throughout the AA. No unexplained conspicuous lending gaps were identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes in the New York MMSA AA.

Home Mortgage Loans

Refer to Table P of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

OFB's borrower distribution of home mortgage loans in 2020 is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families living in the AA, but lending to low-income borrowers exceeds aggregate lending. Considered in our analysis is the very high median housing value to income in the AA. The median housing value of \$480,642 is 10 to 14 times the high end of the low-income borrower income range (50 percent) for the three MSAs represented in the AA. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families and exceeds aggregate lending.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

OFB's borrower distribution of loans to small businesses in 2020 is adequate. The percentage of small loans to small businesses is significantly below the percentage of small businesses in the AA and somewhat below aggregate lending.

OFB participated as a lender in the PPP in 2020 and originated 471 loans in the New York MMSA AA. These loans were considered in the assessment of lending performance to small businesses in 2020.

Community Development Lending

The bank has made an adequate level of CD loans in the New York MMSA AA.

The Lending Activity Tables, shown on page 20 above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

In the New York MMSA AA, OFB made an adequate level of CD loans. This performance had a neutral impact on the lending test in the New York MMSA AA. Three community contacts emphasized that the primary and most significant community credit need in the AA is affordable housing given the high price of homes in the AA relative to income levels of LMI families and individuals. The bank originated one loan in 2020 for \$2.5 million related to crime prevention and 41 PPP CD loans in 2020 for approximately \$76 million. These loans equate to 14.1 percent of allocated tier 1 capital.

Product Innovation and Flexibility

The bank makes limited use of innovative and/or flexible lending practices to serve AA credit needs. The bank originated 15 local and government-insured FHA/VA loans for \$3.7 million dollars which equated to approximately 0.7 percent of allocated tier 1 capital. These loans had a neutral impact on the lending test in the New York MMSA AA. The bank's participation in the PPP loan program was also considered flexible.

INVESTMENT TEST

The bank's performance under the Investment Test in New York MMSA is rated Outstanding.

Based on a full-scope review, OFB's performance in the New York MMSA AA is excellent. The bank has an excellent level of qualified CD investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
New York MMSA AA	0	0	227	27,133	227	100	27,133	100	0	0

* *Prior Period Investments* means investments made in a previous evaluation period that are outstanding as of the examination date.

** *Unfunded Commitments* means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 227 investments totaling \$27.1 million during the evaluation period, which for this AA consisted only of the year 2020. All investments during the evaluation period equated to 4.8 percent of allocated tier 1 capital. Examples of donations include a donation of \$100 thousand to a food bank serving Monmouth and Ocean counties and a \$20 thousand donation to an emergency clinic for those without medical insurance and who have income below 300 percent of the federal poverty level. An example of a bank investment includes a million-dollar investment into an equity fund which focuses on supporting housing needs for LMI seniors.

SERVICE TEST

The bank's performance under the Service Test in New York MMSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the New York MMSA is adequate.

Retail Banking Services

Overall, service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
New York MMSA AA	100	37	100	5.4	24.3	35.1	35.1	15.2	25.0	27.9	31.6

The dispersion of branches and the accessibility to products and services in the New York MMSA AA is adequate. OFB's branches and delivery systems are reasonably accessible to geographies and individuals of different income levels in the New York MMSA AA. OFB operates 37 branches in the New York MMSA AA. Two branches are in low-income CTs, nine are in moderate-income CTs, 13 are located in middle-income CTs, 13 are located in upper-income CTs. The percentage of branches located in low-income CTs (5.4 percent) is significantly below the percentage of the population residing in low-income CTs (15.2 percent). The percentage of branches located in the moderate-income CT (24.3 percent) approximates the percentage of the population residing in moderate-income CTs (25.0 percent).

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
New York MMSA AA	0	0	0	0	0	0

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-income geographies and/or to low-income individuals. The bank did not open or close any branches in the New York MMSA AA during the evaluation period.

Services, including business hours where applicable, did not vary in a way that inconveniences the various portions of its AA, particularly LMI geographies and/or LMI individuals.

OFB offers a variety of alternative delivery systems including an ATM network, online banking, mobile banking, bill pay, and contactless pay via Apple Pay, Google Pay, Samsung Pay, Garmin Pay, and Fitbit

Pay. The OCC placed no significant weight on these alternative delivery systems, as the bank did not maintain sufficient metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals in the New York MMSA AA.

Community Development Services

The bank provides an adequate level of CD services.

OFB provides an adequate level of CD services in the New York MMSA AA. In coming to this conclusion, we considered the bank's recent entrance into this market, and the impact the pandemic had on the bank's ability to provide CD services. Nineteen employees, or 10 percent of the employees in the New York MMSA AA, provided 342 hours of CD services to 24 different organizations. The organizations served provided community services to LMI individuals and supported affordable housing initiatives. Of the services performed, 81 percent of bank employees demonstrated leadership by serving on the Board of Directors for the organization or on a committee for these organizations. Examples of the types of CD services provided include one employee who served on the Board of Directors for an entity focusing on reducing substance misuse and addiction, and another employee who served on the Board of Directors for a food bank.

State Rating

State of New Jersey

CRA rating for the State of New Jersey⁴: Needs to Improve

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on the data in the Tables and the following performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases is very poor and good, respectively.
- Qualified investments were effective and responsive in helping the bank address community credit needs. The bank made an adequate number of investments, grants, and donations under its programs.
- The bank's branches and alternative delivery systems were effective and responsive in helping the bank provide services across the community.
- Community development services were effective and responsive in helping the bank address community needs. The bank conducted or supported an adequate number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in New Jersey

OFB has two AAs in the State of New Jersey during the evaluation period. In 2018-2019, the bank had the Newark MSA AA which included the counties of Hunterdon, Middlesex, Monmouth, and Ocean, and the Trenton MSA AA which includes Mercer County. In the state of New Jersey in 2018-2019, the bank had 32 full-service branch offices and 50 deposit-taking ATMs. Thirty branches are in the Newark MSA AA and two branches are located in the Trenton MSA AA. According to the FDIC Market Share Report as of June 30, 2019, the Newark MSA AA had \$2.9 billion in deposits inside the market, a market share of 3.5 percent, and ranked ninth out of 49 institutions. This rank placed the bank in the top 18 percent of depository institutions in the AA. OFB's deposits in the Newark MSA AA represents 46.2 percent of the bank's total deposits in 2019. In 2020, the Newark MSA AA grew to include the counties of Essex, Somerset, and Union in New Jersey and the counties of the Bronx, Kings, New York, Queens, Richmond, and Westchester in New York. These additional counties plus the Newark MSA AA were renamed the New York MMSA AA and were separately rated. Please see the New York MMSA AA rating area for more information.

According to the FDIC Market Share report for June 20, 2019, in the Trenton MSA AA, OFB had \$105.8 million in deposits, a market share of 0.61 percent, and ranked 16th out of 26 institutions. The FDIC Market Share Report in the Trenton MSA AA for June 30, 2020 is similar to 2019 except deposits

⁴ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

grew from \$105 million in deposits to \$119 million. OFB's deposits in the Trenton MSA AA represents 1.7 percent of the bank's total deposits in 2019 and 1.4 percent in 2020.

Of the bank's reported loans in the Newark MSA AA in 2018-2019, 85.7 percent are home mortgage loans and 14.3 percent are business loans. The greatest weight was placed on home mortgage loans.

Given the significance of the Newark MSA AA to OFB's New Jersey operations in terms of branching structure, deposits, and loan volume, this AA carried the most weight in assigning the rating for the state of New Jersey. The OCC performed a limited-scope review for the bank's Trenton MSA AA. Ratings are based primarily on results of those areas that received full-scope reviews. Refer to appendix A: Scope of Examination for more information.

According to the June 30, 2019 FDIC Deposit Market Share Report, OFB's major competitors in the Newark MSA AA are PNC Bank which holds 15.63 percent of the market; TD Bank which holds 12.38 percent of the market; Wells Fargo Bank which holds 11.87 percent of the market; and Bank of America which holds 11.65 percent of the market. All other lenders hold 10 percent of the market or less. OFB holds 3.5 percent of the market.

According to the June 30, 2020 FDIC Deposit Market Share Report, OFB's major competitors in the Trenton MSA AA are Bank of America which holds 24.9 percent of the market; Wells Fargo Bank which holds 14.9 percent of the market; and PNC Bank which holds 14.2 percent of the market. All other lenders hold 10 percent of the market or less. OFB holds 0.59 percent of the market. The FDIC Deposit Market share report for June 30, 2019 shows similar market share and competitors as noted in 2020.

In 2018-2019, OFB originated 2,489 loans in the Newark MSA AA which represent approximately 57 percent of the total loan volume originated for the bank. In the Trenton MSA AA, OFB originated 51 loans in 2018-2019 and 62 loans in 2020 which is approximately one percent of bank originations during each period.

One existing community contact was utilized to understand the bank's performance and environment in which the bank operates. This contact indicated that the high cost of living and unemployment continue to strain the incomes of LMI families.

Table A – Demographic Information of the Assessment Area**Assessment Area: Newark MSA AA**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	471	7.9	18.0	46.9	26.1	1.1
Population by Geography	2,169,185	8.3	18.2	45.3	28.2	0.0
Housing Units by Geography	887,568	7.4	20.1	46.6	25.9	0.0
Owner-Occupied Units by Geography	572,682	4.0	17.7	46.2	32.2	0.0
Occupied Rental Units by Geography	211,874	17.0	24.9	45.7	12.4	0.0
Vacant Units by Geography	103,012	7.2	23.4	50.6	18.7	0.1
Businesses by Geography	177,386	7.2	15.4	44.8	32.6	0.0
Farms by Geography	4,456	3.7	11.6	42.1	42.6	0.0
Family Distribution by Income Level	551,111	15.3	13.3	17.5	53.9	0.0
Household Distribution by Income Level	784,556	19.8	13.1	15.8	51.2	0.0
Median Family Income MSA – 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$352,000
Median Family Income MSA – 35154 New Brunswick-Lakewood, NJ		\$95,564	Median Gross Rent			\$1,313
			Families Below Poverty Level			6.2%

Source: 2015 ACS and 2019 D&B Data

Due to rounding, totals may not equal 100.0%

(* The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in New Jersey

The OCC performed a full-scope review of the Newark MSA AA. Ratings are based primarily on results of those areas that received full-scope reviews. In 2019, of the bank's reported loans in the Newark MSA AA, 85.7 percent are home mortgage loans and 14.3 are small loans to businesses. More weight was placed on home mortgage loans in 2019 due to the volume of loans and the dominant branching structure in the state of New Jersey. Refer to appendix A: Scope of Examination for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS NEW JERSEY

LENDING TEST

The bank's performance under the Lending Test in the state of New Jersey is rated Needs to Improve.

Conclusions for the Newark MSA AA Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Newark MSA AA is poor.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
Newark MSA AA	2,134	355	0	1	2,490	95.0	96.4
Trenton MSA AA	68	59	0	5	132	5.0	3.6

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State*	% State Deposits
Newark MSA AA	576,112	104,207	0	1,058	681,377	92.1	96.4
Trenton MSA AA	17,478	11,586	0	29,664	58,728	7.9	3.6

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Based upon 2019 peer mortgage data, for mortgage loans during the 2018-2019 analysis period, OFB ranked 15th with a market share of 1.47 percent out of 591 lenders reporting HMDA data in the AA. This places OFB in the top three percent of the market by rank. Given competition from the other reporting lenders in the AA, the bank's ranking among those lenders, and the bank's market share of 1.47 percent relative to their FDIC deposit market share of 3.5 percent, home mortgage lending activity exhibits good responsiveness to AA credit needs.

For small loans to business during the 2018-2019 analysis period, OFB ranked 24th with a market share of 0.29 percent out of the 188 lenders reporting data in the AA. This places OFB in the top 13 percent of the market by rank. Given competition from the other reporting lenders in the AA, the bank's ranking among those lenders, and the bank's market share of 0.3 percent relative to their FDIC deposit market share of 3.5 percent, small business lending activity exhibits good responsiveness to AA credit needs.

Distribution of Loans by Income Level of the Geography

The bank exhibits a very poor geographic distribution of loans in the Newark MSA AA.

Home Mortgage Loans

Refer to Table O of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Newark MSA AA

The overall geographic distribution of home mortgage loans in the Newark MSA AA is poor.

OFB's geographic distribution of home mortgage loans in 2018 through 2019 is poor. The percentage of loans originated in low-income geographies is significantly below the percentage of owner-occupied housing units in the AA and significantly below aggregate lending in low-income geographies. The percentage of loans originated in moderate-income geographies is below the percentage of owner-occupied housing units and is below aggregate lending in moderate-income geographies.

Small Loans to Businesses

Refer to Table Q in the of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

OFB's geographic distribution of loans to small businesses in 2018 through 2019 is adequate. The percentage of loans to small businesses originated in low-income geographies is significantly below the percentage of businesses located in low-income geographies and significantly below aggregate lending in these geographies. The percentage of loans to small businesses originated in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies and exceeds aggregate lending in these geographies.

Lending Gap Analysis

In the state of New Jersey, there were unexplained conspicuous gaps in lending identified in the county of Middlesex during the evaluation period. This gap reduced the geographic distribution rating from a poor rating to a very poor rating.

To perform the lending gap analysis, the OCC generated maps of CTs where there were no or a low penetration of HMDA or small business loan originations or purchases during the evaluation period. The OCC focused on clusters of LMI CTs with no or low volume of lending within each county and then evaluated the clusters to determine if demographic information indicated lending opportunities within the clusters. The OCC also determined if there were any physical barriers to such as water, cemeteries, prisons, or parks that could explain the lack of lending in those LMI clusters.

In Middlesex County, there was a cluster of LMI CTs where there was no HMDA, CRA, or CD lending in 2018 through 2019. This cluster of LMI CTs were located in the northeastern portion of the county. There was one OFB branch in Middlesex County and OFB did originate HMDA and CRA loans surrounding, but not within, the identified cluster. Given the 4,100 owner-occupied units, 30,951 population, and 1,318 businesses in this specific cluster of LMI CTs, the CTs presented sufficient lending opportunities. There were no physical barriers to explain the gap in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of New Jersey section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Newark MSA AA

OFB's borrower distribution of home mortgage loans in 2018 through 2019 is good. The percentage of loans to low-income borrowers is significantly below to the percentage of low-income families living in the AA but is near to aggregate lending. Considered in our analysis is the relatively high median housing value to income in the AA. The median housing value of \$352,000 is approximately 7.5 times the high

end of the low-income borrower income range (50 percent) for the two MSAs represented in the AA. The percentage of loans to moderate-income borrowers approximates the percentage of moderate-income families but is below aggregate lending.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Newark MSA AA

OFB's borrower distribution of small loans to small businesses in 2018 through 2019 is adequate. The percentage of small loans to small businesses (businesses with gross annual revenues of \$1 million or less) is well below the percentage of small businesses in the AA but exceeds aggregate lending.

Community Development Lending

The bank has made few CD loans in the Newark MSA AA.

The Lending Activity Tables, shown on page 28 above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

In the Newark MSA AA, OFB made one CD loan. This performance had a neutral impact on the lending test in the Newark AA. The bank originated a CD loan in the AA during the 2018-2019 evaluation period for approximately \$1.1 million. This loan equated to 0.29 percent of allocated tier 1 capital.

Product Innovation and Flexibility

The bank makes limited use of innovative and/or flexible lending practices to serve AA credit needs. The bank originated 44 local and government-insured FHA/VA loans for \$8.8 million dollars which equated to approximately 2.5 percent of allocated tier 1 capital. These loans had a neutral impact on the lending test in the Newark MSA AA. The bank's participation in the PPP loan program was also considered flexible.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Trenton MSA AA is stronger than the bank's overall performance under the Lending Test in the full-scope area. This stronger performance is mainly due to a higher level of CD loans relative to allocated tier one capital in the AA. This performance was not significant enough to impact the overall conclusion.

Refer to Tables O through R in appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the state of New Jersey is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Newark MSA AA is adequate. The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits adequate responsiveness to credit and community economic development needs. The bank rarely uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Newark MSA AA	24	3,685	435	3,426	459	100	7,111	100	0	0

* Prior Period Investments’ means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments’ means legally binding investment commitments that are tracked and recorded by the institution’s financial reporting system.

The bank made 435 investments totaling \$3.4 million during the evaluation period and had 24 investments totaling \$3.7 million made in prior periods that were still outstanding at the end of the evaluation period. Total investments of \$7.1 million equated to 2.0 percent of allocated tier 1 capital. Examples of donations include a donation of \$200 thousand to assist a food bank in Monmouth and Ocean counties and a donation of \$30 thousand to a foundation to help the homeless. An example of an investment includes a bank investment of \$850 thousand dollars into a mutual fund with a focus on community development.

Five existing contacts and a review of a competitor CRA performance evaluation note several needs in the area. Some of these needs include affordable housing for LMI, small business loans, affordable and high-quality day care, afterschool programs for children, first-time homebuyer programs, first-time homebuyer community counseling, down payment assistance, and financial literacy programs. The needs in the community helped understand the performance context under which the bank was operating.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank’s performance under the Investment Test in the Trenton MSA AA is stronger than the bank’s overall performance under the Investment Test in the full-scope area, due to a higher level of investments relative to allocated tier 1 capital. The bank invested \$601 thousand, or 4.8 percent of allocated tier 1 capital, in the Trenton MSA AA. This performance was not significant enough to impact the overall conclusion.

SERVICE TEST

The bank’s performance under the Service Test in New Jersey is rated Low Satisfactory.

Conclusions for Newark MSA AA Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Newark MSA AA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Newark MSA AA	96.4	30	93.8	3.3	30.0	43.3	23.3	8.3	18.0	46.9	26.1
Trenton MSA AA	3.6	2	6.2	0	0	50.0	50.0	15.2	19.3	28.1	37.0

The dispersion of branches and the accessibility to products and services in the Newark MSA AA is adequate. OFB operates 30 branches in the Newark MSA AA. One branch is in a low-income CT, nine are in moderate-income CTs, 13 are in middle-income CTs, seven are in upper-income CTs.

The percentage of branches located in low-income CTs (3.3 percent) is well below the percentage of the population residing in low-income CTs (8.3 percent). The percentage of branches located in the moderate-income CT (30.0 percent) exceeds the percentage of the population residing in moderate-income CTs (18.0 percent).

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Mid	Upper
Newark MSA AA	0	2	0	0	-1	-1
Trenton MSA AA	0	0	0	0	0	0

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank did not open any branches during the evaluation period and closed two branches in the Newark MSA AA.

Services, including business hours where applicable, do not vary in a way that inconveniences the various portions of its AA(s), particularly LMI geographies and/or LMI individuals.

Bank services are comparable among locations regardless of the income level of the geography. OFB offers a variety of alternative delivery systems including an ATM network, online banking, mobile banking, biometric ID verification, remote check deposit, bill pay, person-to-person transfers, video banking and contactless pay via Apple Pay, Google Pay, Samsung Pay, Garmin Pay, and Fitbit Pay. The OCC placed no significant weight on these alternative delivery systems, as the bank did not maintain

sufficient metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals in the Newark AA.

Community Development Services

The bank provides an adequate level of CD services.

OFB provides an adequate level of CD services in the Newark MSA AA. Twenty employees, or 10 percent of the employees in the Newark MSA AA provided 875 hours of CD services to 24 different organizations. The organizations served provided community services to LMI individuals and supported affordable housing initiatives. Of the services performed, 78 percent of bank employees demonstrated leadership by serving on the Board of Directors for the organization or on a committee for these organizations. Examples of the types of services provided include one employee serving on the Board of Directors for an entity focusing on making critically needed emergency repairs to homes that are owned by LMI families and another employee serving on the Board of Directors for a food shelf.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Trenton MSA AA is consistent with the bank's overall performance under the Service Test in the full-scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home mortgage, small business, CD loans, qualified investments, CD services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
CSA		
Philadelphia – Reading – Camden, PA-NJ-DE-MD (<i>Camden CSA AA</i>)	Full-scope review	<i>Counties of Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester</i>
MMSA		
New York-Newark-Jersey City, NY-NJ-PA (<i>New York MMSA AA</i>)	Full-scope review	<i>Counties of Essex, Hunterdon, Middlesex, Monmouth, Ocean, Somerset, Union in New Jersey</i> <i>Counties of Bronx, Kings, New York, Queens, Richmond, Westchester in New York</i>
State of New Jersey		
New York-Newark-Jersey City, NY-NJ-PA (<i>Newark MSA AA</i>)	Full-scope review	<i>Counties of Hunterdon, Middlesex, Monmouth, Ocean</i>
Trenton-Princeton, NJ (<i>Trenton MSA AA</i>)	Limited-scope review	<i>County of Mercer</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS OCEANFIRST BANK, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
OceanFirst Bank, National Association	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
CSA, MMSA, and State:				
Camden CSA AA	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
New York MMSA AA	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of New Jersey	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve

* The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

When arriving at the overall Lending, Investment, and Service Test ratings, the rating area ratings are rolled up to the bank level, using the weightings discussed above. When arriving at the overall bank rating, the bank level Lending, Investment, and Service Test ratings are assigned a numerical rating using the component test rating chart from the large bank CRA examination procedures. These numerical ratings are summed to determine the bank rating, using the composite rating chart from the examination procedures.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Camden CSA AA	1,458	410,745	40.1	63,647	3.1	1.2	1.8	12.9	11.4	12.6	50.8	43.1	49.7	33.0	44.0	35.7	0.2	0.3	0.2
Newark MSA AA	2,134	576,112	58.7	82,783	4.0	1.8	4.0	17.7	14.8	17.0	46.2	44.8	47.4	32.2	38.5	31.6	0.0	0.0	0.0
Trenton MSA AA	46	10,096	1.3	9,415	7.3	0.0	3.5	16.9	13.0	15.5	32.3	39.1	34.1	43.5	47.8	46.9	0.0	0.0	0.0
Total	3,638	996,954	100.0	155,845	3.9	1.6	3.0	15.6	13.4	15.1	47.1	44.1	47.6	33.3	40.8	34.2	0.1	0.1	0.1

Source: 2015 ACS Census; 01/01/2018 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Camden CSA AA	856	328,206	38.7	95,326	3.1	1.4	1.5	12.9	10.7	11.2	50.8	41.4	48.6	33.0	46.1	38.5	0.2	0.4	0.2
New York MMSA AA	1,334	550,601	60.3	332,438	4.1	3.0	4.6	15.3	18.1	14.2	33.3	48.0	33.0	47.2	31.0	48.1	0.1	0.0	0.1
Trenton MSA AA	22	7,382	1.0	14,644	7.3	0.0	2.5	16.9	9.1	12.4	32.3	27.3	32.3	43.5	63.6	52.9	0.0	0.0	0.0
Total	2,212	886,189	100.0	442,408	4.0	2.4	3.9	15.0	15.1	13.5	36.3	45.2	36.3	44.6	37.2	46.2	0.1	0.1	0.1

Source: 2015 ACS Census; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018-19		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Camden CSA AA	1,458	410,745	40.1	63,647	21.3	4.5	7.5	17.3	10.1	19.2	20.8	17.4	20.5	40.6	63.0	33.6	0.0	4.9	19.1		
Newark MSA AA	2,134	576,112	58.7	82,783	15.3	7.2	7.6	13.3	13.2	18.2	17.5	18.1	22.5	53.9	54.0	35.9	0.0	7.5	15.7		
Trenton MSA AA	46	10,096	1.3	9,415	23.9	15.2	9.3	16.6	10.9	18.1	18.5	13.0	19.0	41.1	50.0	37.2	0.0	10.9	16.3		
Total	3,638	996,954	100.0	155,845	18.5	6.2	7.7	15.2	11.9	18.6	19.0	17.8	21.5	47.4	57.6	35.1	0.0	6.5	17.1		

Source: 2015 ACS Census; 01/01/2018 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Camden CSA AA	856	328,206	38.7	95,326	21.3	3.0	6.2	17.3	9.2	17.8	20.8	13.6	19.6	40.6	71.3	36.0	0.0	2.9	20.4		
New York MMSA AA	1,334	550,601	60.3	332,438	27.7	6.5	3.3	15.4	13.6	11.2	16.0	21.5	19.1	40.9	53.9	49.4	0.0	4.5	17.0		
Trenton MSA AA	22	7,382	1.0	14,644	23.9	4.5	6.6	16.6	13.6	16.0	18.5	13.6	19.7	41.1	63.6	41.2	0.0	4.5	16.6		
Total	2,212	886,189	100.0	442,408	26.8	5.2	4.0	15.7	11.9	12.8	16.7	18.4	19.2	40.9	60.7	46.3	0.0	3.9	17.7		

Source: 2015 ACS Census; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018-19		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Camden CSA AA	340	90,217	48.6	40,332	4.7	3.5	4.7	13.8	14.7	12.7	47.1	47.9	46.5	34.1	33.5	36.0	0.2	0.3	0.2		
Newark MSA AA	355	104,207	50.7	76,651	7.2	3.1	9.3	15.4	17.2	16.9	44.8	42.0	41.8	32.6	37.7	32.1	0.0	0.0	0.0		
Trenton MSA AA	5	2,255	0.7	10,146	8.8	40.0	6.4	16.4	0.0	15.8	31.3	40.0	28.6	43.4	20.0	49.2	0.0	0.0	0.0		
Total	700	196,679	100.0	127,129	6.4	3.6	7.6	14.9	15.9	15.5	44.5	44.9	42.2	34.1	35.6	34.7	0.1	0.1	0.1		

Source: 2019 D&B Data; 01/01/2018 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Camden CSA AA	1,295	167,880	40.7	40,332	4.7	3.7	4.7	13.9	14.6	12.7	47.3	45.0	46.5	33.9	36.4	36.0	0.2	0.2	0.2		
New York MMSA AA	1,830	278,672	57.6	440,974	8.8	4.3	9.2	18.4	17.0	18.3	23.6	42.3	24.0	47.3	36.1	46.8	1.9	0.3	1.7		
Trenton MSA AA	54	9,331	1.7	10,146	8.8	7.4	6.4	16.4	11.1	15.8	30.7	27.8	28.6	44.1	53.7	49.2	0.0	0.0	0.0		
Total	3,179	413,047	100.0	491,452	8.4	4.1	8.8	18.0	15.9	17.8	25.7	43.1	25.9	46.1	36.5	46.0	1.7	0.3	1.5		

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-19	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Camden CSA AA	340	90,217	48.6	40,332	84.3	49.1	41.8	5.6	50.3	10.0	0.6	
Newark MSA AA	355	104,207	50.7	76,651	86.7	53.5	44.0	5.5	46.5	7.9	0.0	
Trenton MSA AA	5	2,255	0.7	10,146	82.3	40.0	43.5	6.7	60.0	11.0	0.0	
Total	700	196,679	100.0	127,129	85.4	51.3	43.3	5.6	48.4	8.9	0.3	

Source: 2019 D&B Data; 01/01/2018 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Camden CSA AA	1,295	167,880	40.7	40,332	84.2	38.3	41.8	5.6	37.8	10.2	23.9	
New York MMSA AA	1,830	278,672	57.6	440,974	89.8	30.7	44.5	4.7	43.5	5.5	25.7	
Trenton MSA AA	54	9,331	1.7	10,146	81.6	25.9	43.5	7.2	48.1	11.2	25.9	
Total	3,179	413,047	100.0	491,452	89.2	33.7	44.3	4.8	41.3	6.0	25.0	

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%



3. BRANCH NETWORK LOCATIONS



Branch	Street Address	City	State	Zipcode	Phone	ATM	LOBBY HOURS				DRIVE THRU				MSA Code	State Code	County Code	Tract	Income
							Mon - Thurs	Fri	Sat	Sun	Mon - Thurs	Fri	Sat	Sun					
NEW JERSEY BRANCHES																			
Atlantic City	1801 Atlantic Ave., Suite 103	Atlantic City	NJ	08401	888-623-2633	✓	9am-4pm	9am-4pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0024.00	Low
Brick - Chambers Bridge	321 Chambers Bridge Rd.	Brick	NJ	08723	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7134.02	Middle
Brick - Pavilion	70 Brick Blvd.	Brick	NJ	08723	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7141.00	Middle
Bridgeton	85 W. Broad St.	Bridgeton	NJ	08302	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	47220	34	011	0202.00	Moderate
Cape May	217 Jackson St.	Cape May	NJ	08204	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	36140	34	009	0220.00	Upper
Cape May Court House	907 Route 9 S.	Cape May Court House	NJ	08210	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	36140	34	009	0211.00	Middle
Egg Harbor Twp - Fire Rd.	3003 Fire Rd.	Egg Harbor Twp	NJ	08234	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0118.03	Middle
Forked River - Lacey	900 Lacey Rd.	Forked River	NJ	08731	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7320.01	Middle
Freehold - Marketplace	308 W. Main St.	Freehold	NJ	07728	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8105.02	Upper
Hammonton	702 12th St.	Hammonton	NJ	08037	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0110.00	Upper
Jackson - Leesville	10 Leesville Rd.	Jackson	NJ	08527	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7173.00	Upper
Linwood	1777 New Rd.	Linwood	NJ	08221	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0125.02	Upper
Little Egg Harbor	425 Route 9 S.	Little Egg Harbor	NJ	08087	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7361.02	Moderate
Manahawkin	205 Route 72 W.	Little Egg Harbor	NJ	08050	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7351.01	Moderate
Manasquan - Wall	2443 Route 34	Manasquan	NJ	08736	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8087.02	Upper
Maple Shade	597 Route 38	Maple Shade	NJ	08052	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	15804	34	005	7004.07	Moderate
Margate	7806 Ventnor Ave.	Margate	NJ	08402	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0130.00	Upper
Matawan	267 Main St.	Matawan	NJ	07747	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8030.00	Middle
Mays Landing	5401 Harding Hwy.	Mays Landing	NJ	08330	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	12100	34	001	0114.04	Middle
Middletown	442 Route 35	Middletown	NJ	07701	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8010.00	Upper
Millville	1107 N. High St.	Millville	NJ	08332	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	47220	34	011	0301.00	Upper
New Brunswick	133 Neilsen Street	New Brunswick	NJ	08901	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	023	0093.00	Low
Ocean City	1001 Asbury Ave.	Ocean City	NJ	08226	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	36140	34	009	0201.02	Upper
Point Pleasant Boro	2400 Bridge Ave.	Point Pleasant	NJ	08742	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7113.00	Middle
Port Monmouth	357 Route 36	Port Monmouth	NJ	07758	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8006.01	Middle
Swedesboro - Logan Twp	303 Village Center Dr.	Swedesboro	NJ	08085	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	15804	34	015	5024.00	Middle
Tinton Falls	656 Shrewsbury Ave	Tinton Falls	NJ	07701	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	025	8045.00	Middle
Toms River - HQ1	975 Hooper Ave.	Toms River	NJ	08753	888-623-2633	✓	9am-5pm	9am-5pm	9am-1pm	closed	-	-	-	-	35154	34	029	7232.00	Middle
Toms River - Lake Ridge	147 Route 70	Toms River	NJ	08755	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7220.01	Middle
Toms River - Route 37	55 Bananier Dr.	Toms River	NJ	08755	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35154	34	029	7230.00	Middle
Hamilton Square	411 Route 33	Trenton	NJ	08619	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	45940	34	021	0030.08	Middle
Vineland - Main	175 S. Main Rd.	Vineland	NJ	08360	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	47220	34	011	0407.00	Upper
Westfield	520 South Ave.	Westfield	NJ	07090	888-623-2633	✓	9am-5pm	9am-6pm	9am-1pm	closed	9am-5pm	9am-6pm	9am-1pm	closed	35084	34	039	0366.00	Upper
Whiting - Whiting Commons	400 Lacey Rd.	Whiting	NJ	08759	888-623-2633	✓	9am-5pm	9am-5pm	9am-1pm	closed	9am-5pm	9am-5pm	9am-1pm	closed	35154	34	029	7391.00	Low
NEW YORK BRANCHES																			
Flagship	655 Third Ave.	New York	NY	10017	888-623-2633	✓	9am-5pm	9am-5pm	closed	closed	-	-	-	-	35614	36	061	0088.00	Upper
Riverdale	583 W. 235th St.	Bronx	NY	10463	888-623-2633	✓	9am-5pm	9am-5pm	closed	closed	-	-	-	-	35614	36	005	0297.00	Upper
Woodlawn	4349 Katonah Ave.	Bronx	NY	10470	888-623-2633	✓	9am-5pm	9am-5pm	9am-1pm	closed	-	-	-	-	35614	36	005	0449.02	Upper
Scarsdale	80 Garth Rd.	Scarsdale	NY	10583	888-623-2633	✓	9am-5pm	9am-5pm	closed	closed	-	-	-	-	35614	36	119	0049.00	Upper
PENNSYLVANIA BRANCHES																			
Philadelphia - Market St.	1500 Market St.	Philadelphia	PA	19102	888-623-2633	✓	9am-5pm	9am-5pm	closed	closed	-	-	-	-	37964	42	101	0005.00	Upper



4. BRANCH OPENINGS & CLOSINGS



Branch	Street Address	City	State	Zip	MSA Code	State Code	County Code	Tract	Income	Date
BRANCH OPENINGS										
New Brunswick	133 Neilsen Street	New Brunswick	NJ	08901	35154	34	023	0093.00	Low	12/2023
BRANCH CLOSINGS										
Barnegat - Gunning River Mall	845 West Bay Ave.	Barnegat	NJ	08005	35154	34	029	7340.02	Middle	01/2022
Evesham	741 Route 73 S.	Marlton	NJ	08053	15804	34	005	7040.05	Middle	01/2022
Galloway	320 E. Jimmie Leeds Rd.	Galloway	NJ	08205	12100	34	001	0105.06	Upper	01/2022
Glendora	1320 Black Horse Pike	Glendora	NJ	08029	15804	34	007	6083.02	Moderate	01/2022
Point Pleasant - Route 88	3100 Route 88	Point Pleasant	NJ	08742	35154	34	029	7112.00	Upper	01/2022
Red Bank	140 Broad St.	Red Bank	NJ	07701	35154	34	025	8036.00	Middle	01/2022
Tinton Falls - Asbury Ave	4050 Asbury Ave.	Tinton Falls	NJ	07753	35154	34	025	8048.00	Middle	01/2022
Villas	1899 Bayshore Rd.	Villas	NJ	08251	36140	34	009	0218.03	Middle	01/2022
Wildwood	3101 New Jersey Ave.	Wildwood	NJ	08260	36140	34	009	0214.00	Low	01/2022
Woodbury Heights	890 Mantua Pike	Woodbury Heights	NJ	08097	15804	34	015	5009.00	Middle	01/2022



5. PRODUCTS & SERVICES



Personal Products & Services

Deposit Accounts	<ul style="list-style-type: none"> • Freestyle Checking with Interest • Freestyle Checking without Interest • Fresh Start Checking • Statement Savings Accounts • SaveFirst Statement Savings & Summer Savings Accounts • KidsSaveSmart Statement Savings • Holiday Club • Money Market Checking • Certificates of Deposit • Individual Retirement Accounts
Consumer Loans	<ul style="list-style-type: none"> • Home Equity Line of Credit • Home Equity Loan – Fixed Rate • Overdraft Protection from a Savings or Checking Account
Mortgage Loans	<ul style="list-style-type: none"> • Fixed & Adjustable Mortgages (New & Refinanced) • Bi-Weekly Mortgages • WealthSaver 105% Mortgage Product • Construction Loans • Residential Lot Loans • NeighborFirst Affordable Home Program
Debit & Credit Cards	<ul style="list-style-type: none"> • Debit Cards can be used in eWallets and digital payments
Personal Online Banking & Bill Pay	<ul style="list-style-type: none"> • Review balances and transactions from any internet connected device • Place Stop Payment on checks; View/Print copies of cleared checks • View, print and save eStatements, cleared checks, bank message inserts • Transfer funds between accounts, including non-OFB accounts • Zelle/Request and send money • Set up text and email alerts (example: get low account balance and CD maturities) • Receive and pay bills online • Mobile and text banking-apps for Apple and Android devices, including: <ul style="list-style-type: none"> ➢ Transfer funds ➢ Deposit checks ➢ TouchID (sign on with fingerprint) ➢ AppleWatch ➢ ApplePay • Manage money, track spending, set up budgets & more (FinanceWorks) • Earn cash back for check card purchases (Purchase Rewards) • Open and fund new accounts online • Shared access to accounts online / Set up separate entitlements • TurboTax – Prepare and file Federal & State income taxes



Business Products & Services

Deposit Accounts	<ul style="list-style-type: none"> • Business Interest Checking • Business Money Market • Business Statement Savings • IOLTA Accounts (Attorney Accounts) • Government Accounts
Treasury Management Accounts & Services	<ul style="list-style-type: none"> • Commercial Checking • Commercial Account Analysis • Sweep Investment Account • Zero Balance Accounts • Escrow Accounts • Commercial Money Market • OFBCONNECT® • Remote Deposit Capture (RDC); mRDC • ACH Filter, ACH Block, Check Positive Pay, and Account Reconciliation • Wire Transfers (via OFBCONNECT®) • ACH Originations, Receipts, and Addenda Reporting • Lockbox Remittance Services • Coin & Currency Ordering • Deposit Account Control Agreements • OFBESCROW
Business Banking via Digital Banking & Bill Pay	<ul style="list-style-type: none"> • eStatements • Review account balances and transactions from PC, tablet or mobile phone • Place stop payments on checks; Make copies of cleared checks • Immediate transfer of funds between internal accounts, both DDA and Loan • Set up email alerts for low/high account balances and CD maturities • Receive and pay bill electronically (Online Bill Pay) • Manage money, track spending, set up budget & more (FinanceWorks) • Shared access with assigned entitlements
OFBCONNECT® & Bill Pay	<p>Same as Business Banking and Bill Pay (excluding Money Management), plus:</p> <ul style="list-style-type: none"> ➤ Stop Payments ➤ Wire Transfers ➤ Loan Payments ➤ Automated Clearing House Origination (ACH) ➤ Multiple User capability with per user entitlements ➤ QuickBooks connectivity options ➤ Detail account transaction reporting with export options ➤ Access to Positive Pay module ➤ Access to OFBESCROW module
Business Banking Lending	<ul style="list-style-type: none"> • Business Banking Term Loan • Business Banking Line of Credit • Business Banking Business Equity Line of Credit • Business Banking Real Estate Mortgage
Commercial Loans	<ul style="list-style-type: none"> • Term Loans • Lines of Credit • Construction Loans • Commercial Mortgages • Bridge Loans • Asset Based Lending



	<ul style="list-style-type: none"> • Trade Finance – (Letter of Credit, Foreign Exchange)
Electronic Point of Sale; Card Products & Services	<ul style="list-style-type: none"> • Electronic Point of Sale – allows merchants to accept credit cards • Business Visa Check Card • Business Credit Cards

Other Products & Services

Trust Services	<p>Offered through Addison Capital</p> <ul style="list-style-type: none"> • Custody Accounts • Cash Management Account • Investment Management Accounts including Fixed Income Management • Individual Retirement Accounts <p>Offered through OceanFirst Trust Department</p> <ul style="list-style-type: none"> • Estate Administration • Trust Administration including Revocable Living Trusts and Irrevocable Trusts • Charitable Trusts • Special Needs Trusts • Guardianships • Estate Agency
Investment & Insurance Products	<ul style="list-style-type: none"> • Offered through Nest Egg <ul style="list-style-type: none"> ➢ Managed money portfolios including Individual, Joint, IRAs, 401(k), 403(b), 457 plans and TSP Rollovers ➢ Retirement Planning ➢ Insurance Products including Deferred and Immediate Annuities, Life, Long Term Care & Disability Insurance ➢ College Planning / 529 Plans ➢ Mutual Funds <p>Individual Securities (Stocks / Bonds)</p>

Effective December 14th, 2023

Fee Schedule

ACCOUNT RELATED FEES

Service	Fee
Official Checks	\$10 Each
Money Orders	\$5 Each
Bond Coupon Deposit	\$10 Per envelope
Returns	\$15 Per envelope
Visa® Debit Card Services	
Non-OceanFirst ATM	\$2.50 Per withdrawal*
Expedited Delivery	\$25 Each
International Transaction	1% of total
Checks & Statements	
Paper Statements	\$5 Per mailed statement Free with eStatements
Check Printing & Account Supplies	Fee varies based on style*
Encoded Temporary Checks	\$2 Per 10 checks
Collections	
By Another Institution of an	
OceanFirst Account	\$40 Per transfer
Charge off	\$50 Per account
By OceanFirst of Foreign Checks	\$25 + the charges OceanFirst is assessed
Copy of:	
Account Activity	\$5 Each*
Cancelled Checks	\$5 Each*
<i>(Includes Official Checks and Money Orders)</i>	
Deposits/Deposited Items	\$5 Per ticket per item*
Online Bill Pay Draft	\$20 Each*
Statements	\$5 Each*
Escheat Fee	\$100 Each item
Excess Transaction Fee	\$15 Each
Money Market & Savings Accounts <i>(over 6 transactions per statement, not including in-person & ATM transactions)</i>	
Dormant Account	\$15 Per month
<i>Applies to checking, savings, and money market accounts with no activity for prior 24 months.</i>	
Phone Payment Processing (Loans)	\$20 Each
Expedited Payoff Quotes	\$15 Each

Service	Fee
Insufficient/Uncollected Funds	
<i>(Includes checks, Visa® Debit Card transactions, ATM withdrawals, Electronic Funds Transfers, Online Bill Payments, Internal Transfers, Loan Payments, re-presentments of previously returned items, and more. Maximum of 4 NSF fees per day.)</i>	
NSF Fee	\$38 Each
UCF Fee	\$38 Each
Sustained Overdraft**	\$7 Per Day
<i>Begins on 9th day of overdrawn condition</i>	
Legal Actions: levies, subpoenas, etc.	\$125 Per hour
No Mail/ Returned Statement Fee	\$5 Per month/statement
Overdraft Protection Via:	
Transfer of funds from another OceanFirst Account - Consumer	Free
Business Accounts**	\$15 per day
Premature Account Closing Fee	\$35 + Any cash premiums received*
<i>Applies to checking and savings accounts within 6 months of account opening</i>	
Research/Reconciliation	\$25 Per hr. (1 hr. min.)
Return of a Deposited or Cashed Item	\$15 Each*
Stop Payment	\$35 Each*
<i>Checks, Official Checks, Money Orders, Electronic Funds Transfers and Online Bill Payment</i>	
Wire Transfers - Customers Only	
Incoming	\$15 Each*
Outgoing - Domestic	\$30 Each
Outgoing - Foreign	\$50 Each
Return/Reversal	\$25 Each
Book Transfers	\$15 Each
DIGITAL BANKING	
Online & Mobile Account Access	Free
Bill Pay Services	Free
External Transfers	
Inbound	Free
Standard Outbound	Free
Next Day Outbound	\$10 Each

Service	Fee
FEES FOR OTHER SERVICES	
Coin Machine	
Customers	Free
Non-Customers	10% of value counted
Financial Consultation	Free
Notary Service	Free
Safe Deposit Boxes: Annual Price + NJ/NY Sales Tax	
2 x 5	\$35
3 x 5	\$45
4 x 5	\$50
5 x 5	\$60
2 x 10	\$50
3 x 10	\$70
4 x 10	\$85
5 x 10	\$100
6 x 10	\$105
8 x 10	\$115
9 x 10	\$140
10 x 10	\$175
5 x 11	\$100
10 x 11	\$185
11 x 16	\$200
Late Fee (past due 30 days)	\$10
Lost Key	\$15
Drilling	\$250
<i>Not all sizes available at all branches</i>	
Will Review	Free



*FreeStyle Checking accounts only; Unlimited ATM surcharge rebates in U.S.; maximum of \$1.50 rebate for each international ATM use. Basic Checks are free, or \$5.00 credit for equivalent. All other asterisked services are free for Freestyle Checking accounts only.

**Business Accounts Only



1.888.623.2698 | OCEANFIRST.COM

Commercial Fee Schedule

Internal Use Only
Effective March 1, 2024

TREASURY MANAGEMENT SERVICES

Remote Deposit Capture

Implementation	\$100 per workstation
Maintenance	\$60 per month
Deposits	\$1.00 per deposit
Deposited Item	\$0.20 per item
RDC File Transmission	\$100 per month

OFBmRDC

\$10 per company profile

OFBCONNECT®

Implementation	\$100
Maintenance Fee	
Commercial Analysis	\$50 per month
Commercial Money Market	\$50 per month
All other commercial checking products	\$15 per month
Bill Pay	\$10 per month
Scanner	Quoted Price
ACH Origination	
Implementation	\$100 per company profile
Implementation - NACHA Upload	\$150 per company profile
Import Custom Map Build	\$100 per custom map
Import Custom Map Update	\$25 per update
NACHA File Troubleshooting	\$100
ACH File Transmission	\$100 per month
ACH Maintenance	\$25 per month, per account
ACH Item Originated	\$0.18 per item
NACHA Unauthorized Entry	\$6 per item
ACH Notification of Change	\$2 per item
ACH Returns	\$5 per item
EFTPS ACH	\$2 per item
ACH Addenda Report	\$25 per month, per account
Wire Transfers - Customers Only	
Incoming	\$15 each
Outgoing - Domestic	\$18 each
Outgoing - Foreign	\$40 each
Wire Return/Reversal	\$25 each

Authentication Token

Hard Overnighted	FedEx rate
------------------	------------

Account Reconciliation

Maintenance	\$60 per month
Transaction	\$0.06 per item

Fraud Protection

Positive Pay - Check	
Monthly Maintenance	\$15 per account

Fraud Protection (continued)

Exception	\$0.20 per item
Implementation	\$100
File Format Troubleshooting	\$100 per format type
Customer File Format Build	\$100 per format type
Positive Pay - ACH	
Monthly Maintenance	\$15 per account
Exception	\$0.50 per item
Implementation	\$150
ACH Debit Block	\$25 per month, per account

Lockbox

Custom priced

Commercial Analysis

Maintenance	\$25 per month
Deposits	\$1 per item
Deposited Items	\$0.20 per item
Checks Paid	\$0.20 per item
ACH Debit/Credit	\$0.18 per item

Commercial Checking

Maintenance ¹	\$15 per month
Deposited Items	\$0.20 per item
Checks Paid	\$0.20 per item
ACH Debit/Credit	\$0.18 per item

(1) If required minimum balance of \$5,000 is not met

Commercial Money Market

Rate is standard money market rate of .05% or negotiated with Director of Treasury Management or RP for approval.

Maintenance ¹	\$10 per month
Deposited Items	\$0.20 per item
Checks Paid	\$0.20 per item
ACH Debit/Credit	\$0.18 per item
Deposits	\$1 per item
Excess Withdrawal Fee ²	\$1 per withdrawal

(1) If required minimum balance of \$5,000 is not met

(2) 6 withdrawals per month allowed before fee is assessed

Sweep Products

Setup for target balance under \$50,000	\$50
Sweep Investment Account	\$75 per month
(Minimum target balance \$25,000)	
Sweep to Line of Credit	\$75 per month
Sweep Advantage	\$150 per month
(Sweep Investment & Sweep LOC linked to same account)	
Zero Balance Account	\$25 per month
(Normal account analysis fees apply)	

Deposit Account Control Agreement (DACA)

\$500 per month, per account

SFTP Transmission Setup

Negotiated rate

CUSTOMER TIER LEVELS

TIER	BALANCE	MONTHLY MAINT. FEE	ACH DEBITS	ACH CREDITS	ITEMS DEPOSITED	CHECKS WRITTEN	OLB MTHLY FEE	MRDC MTHLY FEE	RDC MTHLY FEE	ACH MTHLY FEE	FRAUD PROTECTION MTHLY FEE	PAPER STATEMENT MTHLY FEE
One	No Minimum	\$15.00	\$.18/item	\$.18/item	\$.20/item	\$.20/item	\$15.00	\$10.00	\$60.00	\$25.00	\$15.00 Check \$15.00 ACH	\$5.00/stmt ³
Two	\$5,000	Included	100 Included	100 Included	100 Included	100 Included	Included	Included	\$60.00	\$25.00	\$15.00 Check \$15.00 ACH	Included
Three	\$25,000	Included	200 Included	200 Included	200 Included	200 Included	Included	Included	Included	\$25.00	\$15.00 Check \$15.00 ACH	Included
Four	\$100,000	Included	300 Included	300 Included	300 Included	300 Included	Included	Included	Included	Included	\$15.00 Check \$15.00 ACH	Included
Five	\$250,000	Included	400 Included	400 Included	400 Included	400 Included	Included	Included	Included	Included	Included	Included

(3) Waived if registered for eStatements



6. ASSESSMENT AREAS



**OceanFirst Bank
Assessment Area Reference Guide**

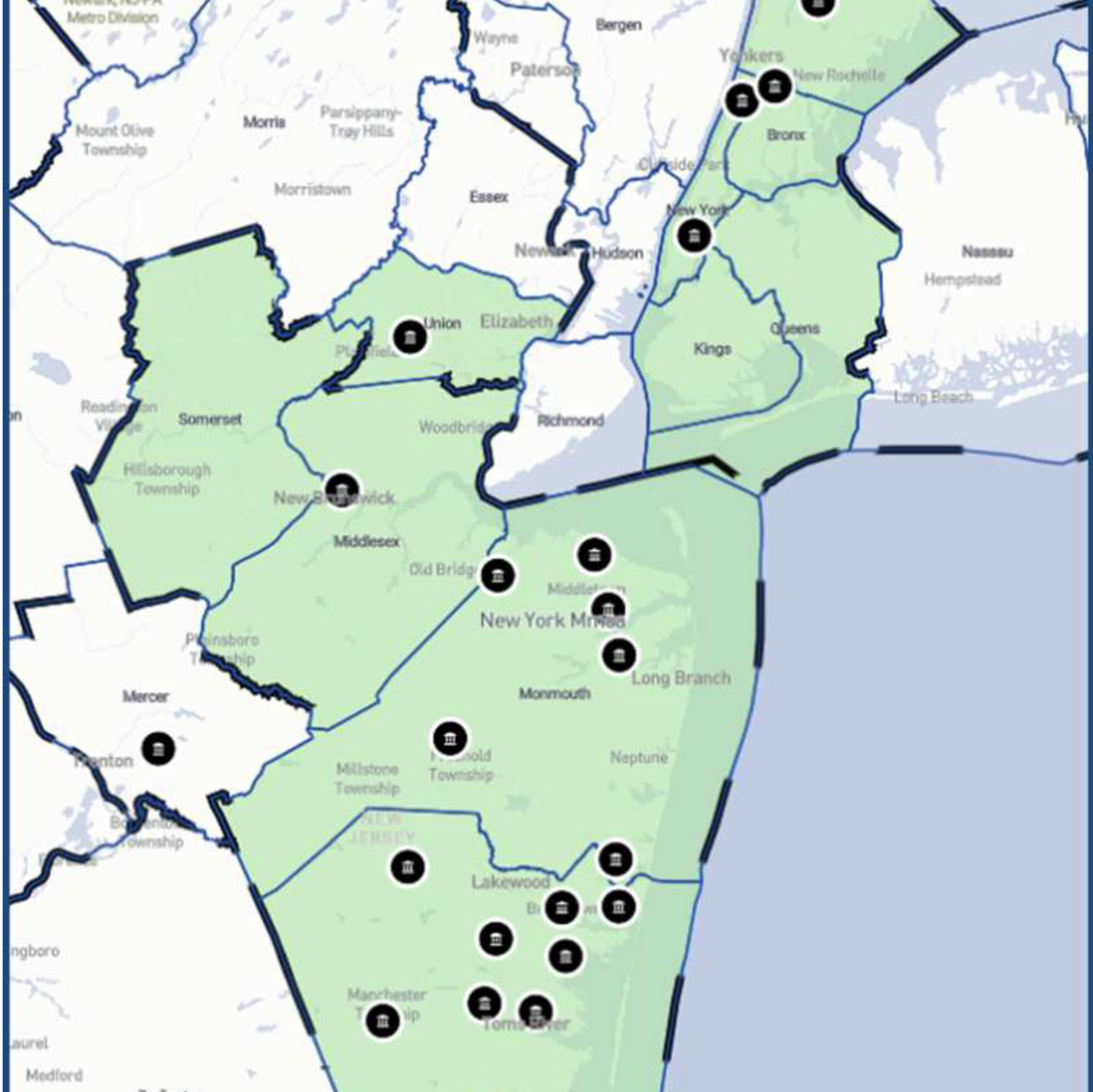
Metropolitan Statistical Area / Metropolitan Division		State		County	
12100	Atlantic City - Hammonton, NJ MSA	34	New Jersey	001	Atlantic
15804	Camden, NJ MD	34	New Jersey	005	Burlington
				007	Camden
				015	Gloucester
36140	Ocean City, NJ MSA	34	New Jersey	009	Cape May
47220	Vineland - Bridgeton, NJ MSA	34	New Jersey	011	Cumberland
35084	Newark, NJ-PA	34	New Jersey	039	Union
35154	New Brunswick - Lakewood, NJ MD	34	New Jersey	023	Middlesex
				025	Monmouth
				029	Ocean
				035	Somerset
45940	Trenton - Princeton, NJ MSA	34	New Jersey	021	Mercer
35614	New York - Jersey City - White Plains, NY-NJ MD	36	New York	005	Bronx
				047	Kings
				061	New York
				081	Queens
				119	Westchester
37964	Philadelphia, PA	42	Pennsylvania	101	Philadelphia

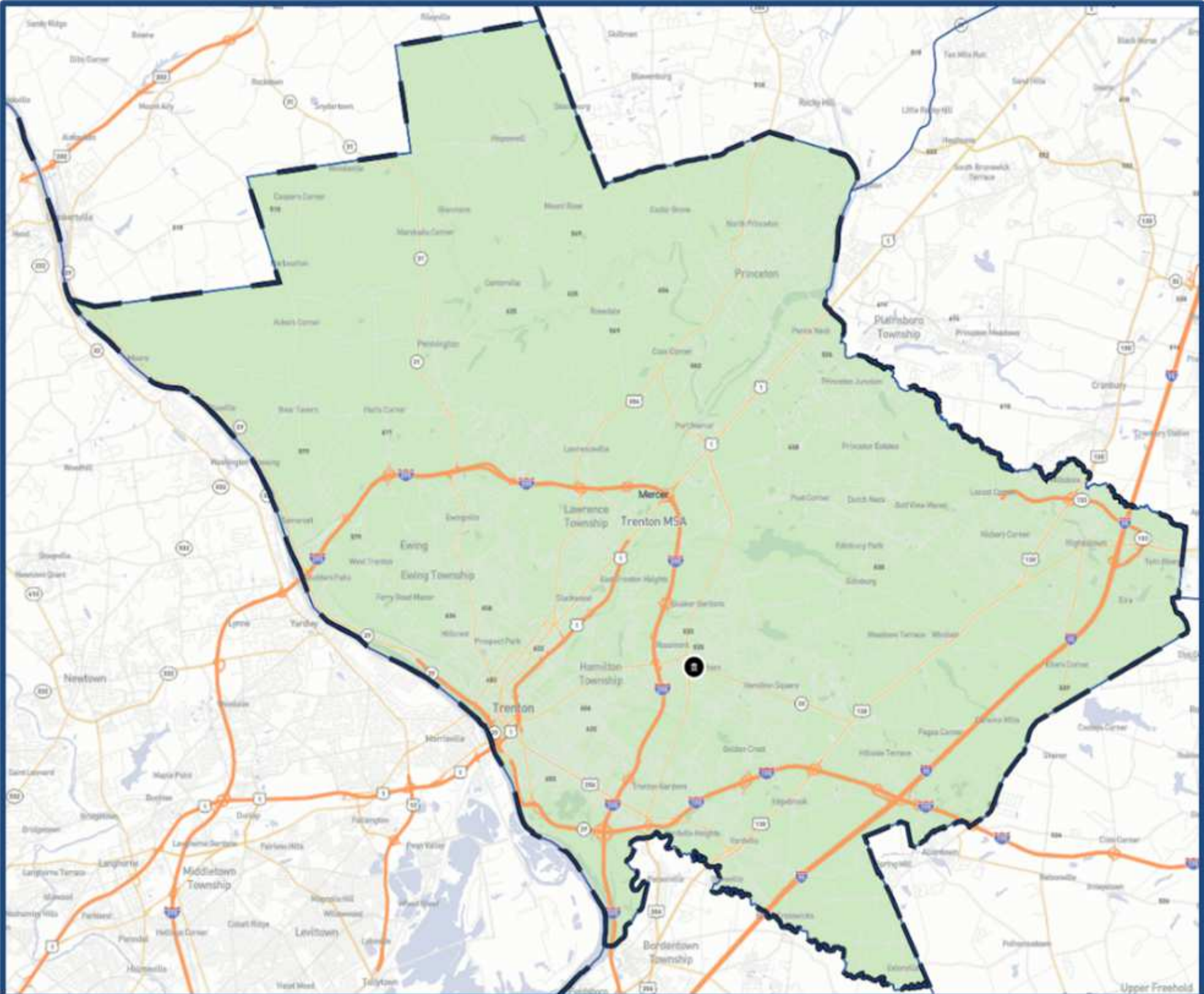
2023 OFB CRA AA Map with Branches

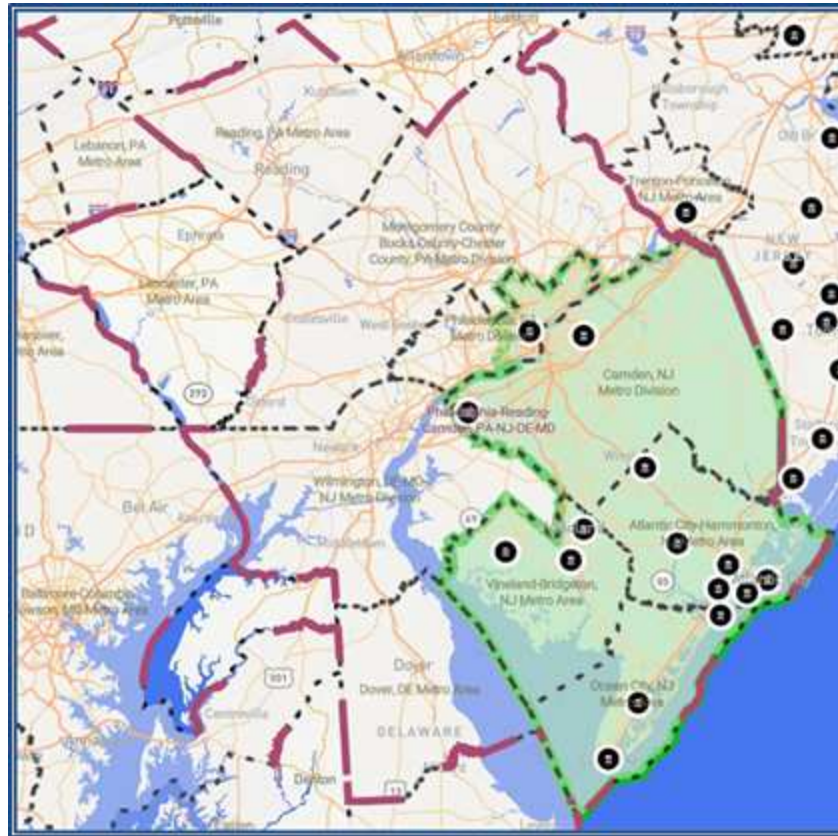


- ★ OFB Branches - Closed 2022
- ★ 2023 Branch Locations 001
- 🗺️ 15804 Camden
- 🗺️ 35084 Newark NJ-PA
- 🗺️ 47220 Vineland-Bridgeton NJ MSA
- 🗺️ 37964 Philadelphia PA
- 🗺️ 35614 New York-Jersey City-White Plains NY-NJ
- 🗺️ 35154 New Brunswick-Lakewood NJ
- 🗺️ 12100 Atlantic City-Hammonton NJ MSA
- 🗺️ 45940 Trenton-Princeton NJ MSA
- 🗺️ 36140 Ocean City NJ MSA

20 mi









7. CRA DISCLOSURE STATEMENT

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	490	1	490	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	490	1	490	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	490	1	490	0	0
STATE TOTAL	0	0	0	0	1	490	1	490	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	13	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	7	0	0	1	540	1	540	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	20	0	0	1	540	1	540	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	20	0	0	1	540	1	540	0	0
STATE TOTAL	2	20	0	0	1	540	1	540	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	0	0	0	0	1	42	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	0	0	0	0	1	42	0	0
STATE TOTAL	1	42	0	0	0	0	1	42	0	0

Loans by County

Small Business Loans - Originations

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Inside AA 0001										
Low Income	9	367	2	430	4	2,023	2	430	0	0
Moderate Income	14	601	4	659	6	3,955	10	633	1	350
Middle Income	37	1,051	13	2,062	12	6,107	33	2,331	0	0
Upper Income	68	1,665	14	2,438	18	11,138	50	4,369	0	0
Income Not Known	2	45	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	130	3,729	33	5,589	40	23,223	96	7,773	1	350
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	16	1	200	2	1,500	1	16	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	1	200	2	1,500	1	16	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	38	0	0	0	0	1	15	0	0
Middle Income	1	41	1	196	4	2,356	2	611	0	0
Upper Income	7	202	2	500	1	336	3	73	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	281	3	696	5	2,692	6	699	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	145	0	0	1	145	0	0
Median Family Income 70-80%	2	39	2	341	2	1,018	1	29	0	0
Median Family Income 80-90%	1	10	1	235	0	0	1	10	0	0
Median Family Income 90-100%	1	89	1	122	3	1,333	4	1,422	0	0
Median Family Income 100-110%	2	73	1	233	0	0	2	253	0	0
Median Family Income 110-120%	2	194	0	0	1	292	0	0	0	0
Median Family Income >= 120%	2	38	2	251	2	1,350	3	588	0	0
Median Family Income Not Known	1	11	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	454	8	1,327	8	3,993	12	2,447	0	0

Loans by County

Small Business Loans - Originations

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Inside AA 0001										
Low Income	2	188	2	280	0	0	1	150	0	0
Moderate Income	12	488	6	803	2	707	7	734	0	0
Middle Income	32	1,047	5	931	8	4,130	26	2,453	0	0
Upper Income	14	430	1	106	2	783	9	720	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,153	14	2,120	12	5,620	43	4,057	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Inside AA 0001										
Low Income	0	0	1	200	0	0	0	0	0	0
Moderate Income	4	204	2	264	0	0	4	204	0	0
Middle Income	26	835	8	1,208	11	8,550	18	3,299	0	0
Upper Income	12	304	2	219	4	1,853	8	136	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,343	13	1,891	15	10,403	30	3,639	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	1	38	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	9	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	99	0	0	2	1,261	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	146	0	0	2	1,261	1	38	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	2	2,000	0	0	0	0
Middle Income	7	423	2	276	3	1,215	7	486	0	0
Upper Income	8	208	4	702	6	2,930	10	1,494	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	681	6	978	11	6,145	17	1,980	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	0	0	0	0	1	94	0	0
Middle Income	0	0	0	0	1	520	1	520	0	0
Upper Income	3	192	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	286	0	0	1	520	2	614	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0001										
Low Income	1	9	2	416	1	444	4	869	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	34	1	187	0	0	1	25	0	0
Upper Income	1	10	0	0	7	3,831	3	1,410	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	53	3	603	8	4,275	8	2,304	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	102	0	0	1	102	0	0
Median Family Income 60-70%	1	64	0	0	1	381	0	0	0	0
Median Family Income 70-80%	2	63	1	238	1	316	2	63	0	0
Median Family Income 80-90%	1	21	2	339	1	349	1	21	0	0
Median Family Income 90-100%	0	0	0	0	3	1,481	1	331	0	0
Median Family Income 100-110%	1	11	1	200	2	1,675	3	1,686	0	0
Median Family Income 110-120%	0	0	1	192	3	1,675	3	1,367	0	0
Median Family Income >= 120%	3	160	0	0	8	4,398	4	927	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	319	6	1,071	19	10,275	15	4,497	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	7	369	5	869	5	2,561	7	1,060	0	0
Median Family Income 50-60%	2	81	4	614	0	0	1	181	0	0
Median Family Income 60-70%	2	51	0	0	2	885	2	538	0	0
Median Family Income 70-80%	3	140	1	174	2	657	1	9	0	0
Median Family Income 80-90%	6	202	3	623	7	3,168	7	1,652	0	0
Median Family Income 90-100%	3	115	2	384	12	5,156	8	2,415	0	0
Median Family Income 100-110%	15	587	5	871	6	3,787	10	1,549	0	0
Median Family Income 110-120%	30	1,400	10	1,547	11	6,429	18	1,941	1	250
Median Family Income >= 120%	49	2,123	22	3,786	44	24,473	41	10,870	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	117	5,068	52	8,868	89	47,116	95	20,215	1	250
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	2	883	1	130	0	0
Upper Income	1	91	0	0	1	350	2	441	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	1	130	3	1,233	3	571	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	10	0	0	1	493	1	10	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	31	0	0	0	0	1	21	0	0
Median Family Income 50-60%	2	72	3	522	4	1,771	0	0	0	0
Median Family Income 60-70%	8	279	2	405	3	1,808	7	1,394	0	0
Median Family Income 70-80%	24	772	17	2,884	12	7,401	23	4,524	0	0
Median Family Income 80-90%	18	592	9	1,590	13	7,340	16	2,724	0	0
Median Family Income 90-100%	18	599	7	1,353	8	5,079	16	3,795	0	0
Median Family Income 100-110%	19	666	2	370	11	6,255	17	3,455	0	0
Median Family Income 110-120%	16	555	5	734	4	2,267	9	2,198	0	0
Median Family Income >= 120%	5	51	6	862	5	2,623	3	35	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	113	3,627	51	8,720	61	35,037	93	18,156	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	800	1	800	0	0
Middle Income	1	10	2	279	1	350	0	0	0	0
Upper Income	1	91	0	0	1	646	1	91	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	3	479	3	1,796	2	891	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	8	0	0	2	825	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	287	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	1	570	2	720	0	0
Median Family Income 110-120%	0	0	0	0	2	900	0	0	0	0
Median Family Income >= 120%	12	407	5	977	3	1,533	9	1,269	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	415	6	1,127	9	4,115	11	1,989	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	1	760	2	905	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	145	1	760	3	940	0	0
TOTAL INSIDE AA IN STATE	530	18,510	198	33,469	281	155,210	430	69,261	2	600
TOTAL OUTSIDE AA IN STATE	7	332	4	681	10	6,454	10	2,771	0	0
STATE TOTAL	537	18,842	202	34,150	291	161,664	440	72,032	2	600

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	390	1	390	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,390	1	390	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	200	0	0	1	200	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	1,000	1	200	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	181	1	177	11	5,803	2	87	0	0
Median Family Income Not Known	0	0	1	194	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	181	2	371	11	5,803	2	87	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	17	0	0	3	2,000	1	500	0	0
Median Family Income 90-100%	1	40	0	0	0	0	1	40	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	130	1	500	1	130	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	1	130	5	3,000	3	670	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	3	0	0	0	0	1	3	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	355	0	0	2	1,000	8	722	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	358	0	0	3	1,500	9	725	0	0
TOTAL INSIDE AA IN STATE	21	751	4	638	25	14,388	16	1,885	0	0
TOTAL OUTSIDE AA IN STATE	1	8	1	200	3	2,000	1	200	0	0
STATE TOTAL	22	759	5	838	28	16,388	17	2,085	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	1	400	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	640	1	640	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	640	1	640	0	0
JUNIATA COUNTY (067), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	0	0	0	0
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	3	908	3	908	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	124	0	0	1	124	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	6	0	0	1	494	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	1	124	4	1,402	4	1,032	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	60	1	124	9	4,742	7	3,022	0	0
STATE TOTAL	2	60	1	124	9	4,742	7	3,022	0	0

Loans by County

Small Business Loans - Originations

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	0	0	1	7	0	0
STATE TOTAL	1	7	0	0	0	0	1	7	0	0

Loans by County

Small Business Loans - Originations

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	1	16	0	0
STATE TOTAL	1	16	0	0	0	0	1	16	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	551	19,261	202	34,107	306	169,598	446	71,146	2	600
TOTAL OUTSIDE AA	15	485	6	1,005	25	15,226	23	7,088	0	0
TOTAL INSIDE & OUTSIDE	566	19,746	208	35,112	331	184,824	469	78,234	2	600

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: OceanFirst Bank

Respondent ID: 0000025150
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - ATLANTIC COUNTY (001) - MSA 12100	203	32,541	96	7,773	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	18	3,669	6	699	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	27	5,774	12	2,447	0	0
NJ - CAPE MAY COUNTY (009) - MSA 36140	86	9,893	43	4,057	0	0
NJ - CUMBERLAND COUNTY (011) - MSA 47220	70	13,637	30	3,639	0	0
NJ - GLOUCESTER COUNTY (015) - MSA 15804	33	7,804	17	1,980	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	5	806	2	614	0	0
NJ - MERCER COUNTY (021) - MSA 45940	15	4,931	8	2,304	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	33	11,665	15	4,497	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	258	61,052	95	20,215	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	225	47,384	93	18,156	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	8	2,376	2	891	0	0
NJ - UNION COUNTY (039) - MSA 35084	28	5,657	11	1,989	0	0
NY - BRONX COUNTY (005) - MSA 35614	7	2,987	1	13	0	0
NY - KINGS COUNTY (047) - MSA 35614	3	1,390	1	390	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	17	6,355	2	87	0	0
NY - QUEENS COUNTY (081) - MSA 35614	8	3,187	3	670	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	15	1,858	9	725	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: OceanFirst Bank

PAGE: 1 OF 1

Respondent ID: 000025150
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	10	16,186	0	0
Purchased	0	0	0	0
Total	10	16,186	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

ASSESSMENT AREA - 0001

ATLANTIC COUNTY (001), NJ

MSA: 12100

Low Income

0003.00 0004.00 0012.00* 0014.00* 0015.00* 0019.00* 0023.00* 0024.00 0025.00*

Moderate Income

0001.00* 0002.00* 0005.00 0011.00* 0013.00 0101.04* 0103.00 0105.03* 0106.00 0117.02 0119.00
0120.00 0121.00 0122.00 0127.02* 0128.01

Middle Income

0101.02* 0101.05 0102.00 0104.03 0107.00 0108.00 0112.01* 0112.02 0113.00 0114.01 0114.03
0114.04 0116.00 0117.01 0118.03 0118.05 0124.01 0127.01 0128.02 0132.01 0133.01

Upper Income

0101.01* 0104.01 0105.01 0105.05* 0105.06 0109.00 0110.00 0111.00 0115.00 0118.02 0118.04
0123.02 0124.02 0125.01 0125.02 0126.02 0130.00 0131.01 0131.02 0133.02 0135.00 9834.00

Income Not Known

0132.02 9900.00*

BURLINGTON COUNTY (005), NJ

MSA: 15804

Moderate Income

7001.04* 7004.07* 7007.01* 7007.03* 7009.00* 7010.01* 7012.04* 7014.02* 7021.01* 7022.04* 7022.07
7022.10 7026.03* 7028.07* 7028.08* 7028.09* 7032.03* 7046.00* 7048.01* 9821.11*

Middle Income

7001.02* 7001.03* 7003.03 7003.04* 7004.01* 7004.02* 7004.03* 7004.05* 7004.08* 7005.02 7006.03*
7007.02* 7008.00* 7010.02* 7011.03* 7011.04* 7011.05* 7012.01* 7012.03* 7012.05* 7013.01* 7013.02*
7015.02* 7017.00* 7022.03* 7022.06* 7022.08* 7022.09* 7023.00* 7025.00* 7026.01* 7028.01* 7028.02*
7028.03* 7028.04* 7028.05* 7028.06* 7028.10* 7028.11* 7029.13* 7029.15* 7029.18* 7030.00* 7031.03*
7032.01 7032.02* 7040.04* 7040.05* 7040.07* 7040.09* 7040.12* 7045.00* 7047.00* 7048.02*

Upper Income

7002.00* 7003.05* 7003.06* 7003.07* 7005.01 7005.03* 7005.04 7005.05* 7006.02* 7006.05* 7011.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

7013.03* 7014.01* 7024.00* 7027.00* 7029.05* 7029.06 7029.07* 7029.08* 7029.09* 7029.10 7029.14*
7029.17* 7031.02* 7031.04* 7036.00* 7037.00 7038.01 7038.02* 7038.03* 7038.04 7039.00 7040.06*
7040.08* 7040.11* 7040.13* 7040.14* 7042.00* 7043.02 9818.02*

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 20-30%

6008.00* 6009.00* 6013.00* 6016.00* 6019.00* 6104.00*

Median Family Income 30-40%

6004.00* 6011.02* 6015.00* 6018.00* 6020.00*

Median Family Income 40-50%

6002.00* 6007.00* 6010.00* 6011.01* 6012.00* 6014.00* 6077.01* 6085.04*

Median Family Income 50-60%

6041.00* 6078.01* 6103.00*

Median Family Income 60-70%

6070.00* 6074.01 6075.07* 6077.02* 6083.02* 6085.03* 6092.04* 6108.00* 6110.00*

Median Family Income 70-80%

6025.03* 6051.00* 6053.00* 6054.00* 6072.00 6073.00* 6086.00* 6090.00* 6092.02* 6105.00* 6106.00
6111.00*

Median Family Income 80-90%

6026.01* 6026.02* 6029.02* 6030.02* 6031.00* 6037.00* 6052.00* 6065.00* 6067.00* 6068.00 6071.00*
6074.02* 6078.02* 6080.01* 6082.10* 6083.03* 6083.04* 6088.00* 6091.03* 6092.01* 6109.00* 6113.00*
6114.00*

Median Family Income 90-100%

6030.01 6033.03* 6039.02* 6042.00* 6044.00* 6046.00* 6076.00* 6082.09* 6082.11* 6089.01 6115.00
6116.00* 6117.00*

Median Family Income 100-110%

6029.01* 6032.00* 6033.01 6034.00* 6035.05* 6047.00* 6082.06 6084.01* 6084.03* 6084.04* 6087.00
6089.03* 6089.04* 6112.00*

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

6033.02* 6039.01* 6043.00 6056.02* 6057.00* 6058.00* 6066.00* 6075.02 6075.03* 6075.06* 6079.00*
6082.02* 6092.03*

Median Family Income >= 120%

6035.01 6035.03* 6035.04* 6035.06 6035.07* 6036.01 6036.02* 6036.03 6038.00* 6059.00* 6060.00*
6061.00* 6062.00* 6063.00* 6064.00* 6075.04* 6075.05* 6082.05* 6084.02* 6092.05*

Median Family Income Not Known

6017.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Low Income

0214.00

Moderate Income

0201.02 0205.00* 0213.00 0215.00 0218.04

Middle Income

0201.01 0202.05 0203.01 0204.00 0206.00* 0207.00 0208.00* 0210.01* 0211.00 0216.00 0217.01
0217.02 0218.03* 0218.05 0218.06* 0219.00 0221.01* 0221.02

Upper Income

0202.01 0202.03* 0202.06 0203.02 0209.01 0209.02* 0210.02 0220.00

Income Not Known

9901.00*

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Low Income

0203.00* 0205.03

Moderate Income

0201.00* 0202.00 0301.00 0302.00* 0303.00* 0411.00*

Middle Income

0102.00 0103.01 0103.02* 0104.01 0107.00 0204.00* 0206.00 0305.02 0403.00 0404.00 0405.00
0406.00 0409.01 0409.02 0410.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

Upper Income

0101.01 0105.00* 0106.00* 0108.00 0304.00 0305.01 0407.00 0408.00

Income Not Known

0101.03* 0104.02* 0205.02* 9900.00*

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Moderate Income

5002.02 5004.00 5010.02* 5011.01* 5011.05* 5014.02* 5016.03* 5017.04*

Middle Income

5001.00 5002.01* 5002.03* 5002.05 5003.00* 5005.00* 5007.01* 5007.02* 5007.03* 5009.00 5010.01*
5010.03* 5011.03 5011.04* 5011.06* 5011.07* 5012.03* 5012.04* 5012.06* 5012.08* 5012.09* 5012.10*
5012.12* 5013.01* 5013.02* 5013.03* 5014.03* 5014.06* 5015.00 5016.04* 5016.05 5016.06 5016.08*
5017.02* 5017.03* 5018.00 5019.00* 5023.00* 5024.00

Upper Income

5002.04 5006.00* 5008.00 5011.02 5012.01* 5012.02 5012.05 5012.13* 5014.04* 5014.05* 5016.09*
5017.01* 5020.01 5020.02 5021.00* 5022.00

HUNTERDON COUNTY (019), NJ

MSA: 35084

Moderate Income

0114.00

Middle Income

0103.00* 0105.00* 0108.02* 0109.00* 0115.00 0119.00*

Upper Income

0101.00* 0102.00* 0104.00* 0106.00* 0107.01* 0107.02* 0108.01* 0110.01* 0110.02* 0111.00* 0112.01*
0112.02* 0113.01* 0113.02 0113.03* 0113.04* 0116.00 0117.00* 0118.00*

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0001.00* 0002.00* 0003.00* 0004.00 0005.00* 0007.00* 0008.00* 0010.00* 0011.01* 0011.02* 0014.01*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0014.02* 0015.00* 0016.00* 0017.00* 0019.00 0020.00* 0021.00

Moderate Income

0006.00* 0009.00* 0012.00* 0013.00* 0018.00* 0022.00* 0025.00* 0026.01* 0026.02* 0027.01* 0027.02*

0028.00* 0029.02* 0034.00* 0044.06*

Middle Income

0029.03* 0029.04* 0030.01* 0030.03 0030.04 0030.07* 0030.08* 0030.09* 0031.00* 0032.01* 0032.02*

0035.00* 0036.01* 0036.02* 0037.05 0040.00* 0044.03* 0044.04* 0044.07*

Upper Income

0030.02* 0030.06* 0033.01* 0033.02* 0037.03* 0037.04* 0037.06 0038.00* 0039.02* 0039.03* 0039.04*

0039.05* 0042.01 0042.03* 0042.04 0043.01* 0043.04* 0043.06* 0043.07* 0043.09* 0043.10* 0044.05

0045.01* 0045.02*

Income Not Known

0024.00*

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01* 0058.00*

Median Family Income 30-40%

0046.00* 0048.00* 0049.00* 0052.00* 0053.00* 0055.00* 0056.02* 0057.00*

Median Family Income 40-50%

0050.00* 0093.00*

Median Family Income 50-60%

0045.00* 0060.02* 0069.00* 0071.03* 0082.06

Median Family Income 60-70%

0033.00 0036.00* 0040.00* 0042.00* 0043.00* 0044.00* 0047.00* 0082.05*

Median Family Income 70-80%

0002.00* 0004.04* 0018.04 0038.00* 0041.00* 0061.03* 0062.07* 0068.00* 0078.01 0079.08* 0082.04*

0082.07* 0083.00*

Median Family Income 80-90%

0003.00* 0005.01* 0009.02* 0012.00* 0016.00* 0019.02* 0025.00* 0027.01* 0027.03* 0029.02* 0030.01*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0032.03* 0034.01* 0037.00* 0051.00* 0061.01 0070.00* 0074.02* 0081.03* 0085.01* 0086.06* 0089.00

Median Family Income 90-100%

0005.02* 0006.08* 0008.01* 0014.16* 0015.06* 0019.01* 0019.03* 0026.03* 0026.04* 0029.01* 0031.02*

0035.00* 0060.01* 0061.04* 0072.03* 0073.01* 0073.03* 0075.00* 0076.00* 0079.05* 0079.06* 0080.01

0081.01* 0090.00 0091.00* 0094.00*

Median Family Income 100-110%

0004.01* 0006.06* 0009.01* 0010.01* 0011.00* 0015.02* 0017.01* 0017.02* 0018.05 0023.01* 0026.05*

0062.04* 0062.05* 0067.01* 0071.01* 0071.02* 0072.02* 0073.04* 0077.02 0077.03* 0078.04* 0078.06

0079.07* 0079.10* 0081.02* 0092.00*

Median Family Income 110-120%

0006.03* 0007.01* 0010.02 0015.04 0018.03* 0023.02* 0024.01* 0024.02* 0028.05* 0030.02* 0031.01*

0032.01* 0062.03* 0064.03* 0066.04* 0066.08* 0067.03* 0077.04 0078.05* 0079.12* 0082.09* 0086.04*

0088.00*

Median Family Income >= 120%

0001.00* 0004.03* 0007.02* 0008.02 0013.00* 0014.09* 0014.10* 0014.11* 0014.12* 0014.13* 0014.14*

0014.15* 0014.17* 0015.05* 0020.00 0021.01* 0021.02* 0022.00* 0062.06* 0063.00* 0065.00* 0066.01*

0066.05 0066.06* 0066.07* 0079.09* 0079.11* 0082.02* 0082.08 0084.03 0084.04* 0084.05 0084.06*

0085.02 0085.03* 0085.04* 0086.01* 0086.02* 0086.05* 0087.00*

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 20-30%

8072.00* 8073.00*

Median Family Income 30-40%

8056.00* 8070.04*

Median Family Income 40-50%

8034.00 8050.01 8058.00 8070.03 8075.00 8076.00* 8099.03* 8108.00

Median Family Income 50-60%

8017.00* 8057.00 8059.00* 8060.00* 8065.01

Median Family Income 60-70%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

8055.00* 8071.00* 8077.00 8100.02* 8109.00 8110.00*

Median Family Income 70-80%

8018.00 8020.00 8026.00 8054.00* 8081.00 8116.00

Median Family Income 80-90%

8004.00 8016.00* 8025.00 8048.00 8061.00* 8065.02 8065.04 8074.00 8078.00 8082.00* 8113.01*
8122.00

Median Family Income 90-100%

8001.00* 8006.01* 8019.00* 8022.00 8023.00 8031.00* 8062.01 8079.00 8084.02 8089.00 8090.00
8103.00* 8105.01 8111.01* 8121.00

Median Family Income 100-110%

8021.00 8030.00 8035.00 8080.01 8080.02* 8083.00* 8084.01 8085.00 8093.01 8105.03 8107.00*
8112.00 8114.02*

Median Family Income 110-120%

8006.02 8007.02 8024.00 8027.00* 8029.00* 8032.01 8036.00 8045.00 8053.00 8062.02 8064.00*
8066.00 8086.00 8088.00 8101.01 8111.02 8113.03* 8120.00*

Median Family Income >= 120%

8002.00 8005.00 8007.01 8008.00 8009.00 8010.00 8011.00 8012.00* 8013.00 8014.00 8015.00
8028.00* 8032.02 8033.00 8037.00 8038.00* 8039.00 8041.00* 8042.00 8046.00 8051.00 8063.00*
8065.03 8087.01 8087.02 8091.00 8092.00 8093.02 8094.00 8095.01 8095.02 8096.00 8097.01*
8097.03* 8097.04 8099.01 8099.02 8100.01* 8100.03* 8100.04* 8101.02 8102.00* 8104.01 8104.02
8105.02 8106.00* 8113.04* 8114.01* 8115.01 8115.02 8119.00* 8123.00 8124.00 8125.01* 8125.02*

Median Family Income Not Known

8047.00* 9900.00*

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.02 7154.02*

Median Family Income 30-40%

7153.01*

Median Family Income 40-50%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

7152.00* 7155.00* 7156.00* 7159.02* 7201.02* 7201.03* 7312.01 7312.03* 7312.05* 7312.06*

Median Family Income 50-60%

7150.00 7157.00* 7158.00 7160.00* 7201.01* 7222.00* 7312.02* 7312.04* 7391.00

Median Family Income 60-70%

7141.00 7159.01* 7202.02* 7210.00 7235.00* 7280.00 7311.01

Median Family Income 70-80%

7132.03 7134.02 7138.00 7154.01* 7200.01* 7202.03* 7202.05* 7202.06* 7228.00 7229.00 7230.00

7233.00 7240.00* 7250.02* 7270.02 7310.02 7320.02 7340.01 7340.03* 7350.01* 7351.01 7361.01

7361.02 7361.05* 7370.00

Median Family Income 80-90%

7130.00 7132.02 7139.00 7170.02 7175.01* 7202.04* 7220.01 7220.02 7226.00 7227.02 7234.00*

7250.01 7251.00 7260.00 7270.01 7290.00* 7321.01 7321.04 7330.00* 7340.02 7350.02* 7351.03

7351.04 7360.01

Median Family Income 90-100%

7133.00 7134.01 7135.00 7140.00 7142.00 7171.02 7221.00 7224.01* 7231.00 7236.00 7310.01

7311.03 7360.02 7390.00*

Median Family Income 100-110%

7101.00 7113.00 7131.00 7136.00 7172.00 7174.00 7175.02 7180.00* 7225.00 7311.02 7321.03

7380.01* 7381.00

Median Family Income 110-120%

7111.00 7132.01* 7137.00 7143.00 7170.01* 7224.02 7232.00 7300.00 7320.01

Median Family Income >= 120%

7112.00 7114.00 7120.00 7144.00* 7171.01 7173.00 7223.00* 7227.01 7380.02

Median Family Income Not Known

9800.00* 9801.00* 9900.00*

SOMERSET COUNTY (035), NJ

MSA: 35154

Moderate Income

0502.00* 0504.00 0511.00* 0512.00* 0515.00* 0516.00* 0517.00* 0520.02* 0533.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

Middle Income

0501.00* 0503.00* 0505.00* 0506.00* 0510.00 0513.00* 0514.00* 0518.00* 0519.00* 0520.01* 0526.03*
0529.03* 0530.00* 0531.02 0531.05* 0532.00* 0534.03* 0534.04* 0535.01 0537.05* 0538.04*

Upper Income

0507.01* 0507.03* 0507.04* 0508.01* 0508.02* 0509.01* 0509.02* 0509.03* 0521.00* 0522.01* 0522.03*
0522.04* 0523.00* 0524.00* 0526.01* 0527.00* 0528.00* 0529.01* 0529.04* 0531.03* 0534.02* 0536.02
0536.03* 0536.04* 0537.03* 0537.04* 0537.06* 0537.07* 0538.01* 0538.03* 0538.05 0539.01* 0539.04*
0539.05* 0541.00* 0542.01* 0542.02* 0543.00*

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04*

Median Family Income 30-40%

0304.00* 0314.00* 0393.00* 0399.00*

Median Family Income 40-50%

0302.00* 0306.00* 0309.00* 0310.00* 0311.00* 0312.00* 0313.00* 0316.01* 0316.02* 0317.00* 0318.02*
0319.03* 0389.00* 0394.00* 0398.00*

Median Family Income 50-60%

0305.00* 0307.01* 0307.02* 0308.02* 0315.00* 0318.01* 0320.01* 0323.00 0340.00* 0390.00 0392.00*
0395.00

Median Family Income 60-70%

0324.00* 0326.00* 0328.00* 0339.00 0342.00* 0344.00* 0351.00* 0352.00* 0353.00* 0360.00* 0388.00*

Median Family Income 70-80%

0338.00* 0341.00* 0345.00* 0346.00* 0347.00* 0354.00* 0355.00* 0361.00*

Median Family Income 80-90%

0320.02* 0322.00* 0343.00* 0357.00* 0358.00* 0359.00*

Median Family Income 90-100%

0321.00* 0325.00* 0327.00* 0329.02* 0349.00* 0396.00* 0397.00*

Median Family Income 100-110%

0330.00* 0331.00* 0332.00* 0335.00 0348.00* 0363.01* 0369.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

Median Family Income 110-120%

0329.01* 0333.00* 0336.00* 0337.00* 0350.00 0356.00* 0375.00* 0384.00*

Median Family Income >= 120%

0334.00* 0362.00* 0363.02* 0364.00 0365.00* 0366.00 0367.00 0368.00 0370.00* 0371.00* 0372.00

0373.00 0374.00 0376.01* 0376.02 0377.00* 0378.00* 0379.00* 0380.00* 0381.01* 0381.02* 0382.01*

0382.02* 0383.00 0385.00 0386.01 0386.02* 0387.00 0391.00*

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 20-30%

0020.00* 0023.00* 0041.00* 0051.00* 0052.00* 0053.00* 0147.01* 0147.02* 0159.00* 0161.00* 0213.01*

0220.00* 0221.02* 0233.02* 0237.04* 0243.00* 0255.00* 0363.00* 0365.01* 0369.01* 0375.04* 0385.00*

0458.00*

Median Family Income 30-40%

0025.00* 0027.01* 0027.02* 0033.00* 0043.00* 0065.00* 0067.00* 0069.00* 0073.00* 0119.00* 0121.01*

0121.02* 0123.00* 0125.00* 0127.01* 0129.01* 0145.00* 0153.00* 0155.00* 0165.00* 0173.00* 0177.01*

0177.02* 0179.01* 0189.00* 0193.00* 0199.00* 0211.00* 0215.01* 0215.02* 0216.01* 0217.00* 0221.01*

0223.00* 0229.01* 0235.01* 0239.00* 0241.00* 0245.02* 0283.00* 0359.00* 0361.00* 0365.02* 0367.00*

0380.00* 0383.02* 0387.00* 0393.00* 0399.01* 0405.02*

Median Family Income 40-50%

0035.00* 0037.00* 0042.00* 0044.00* 0048.00* 0050.02* 0054.00* 0056.00* 0062.00* 0064.00* 0075.00*

0076.00* 0077.00* 0079.00* 0083.00* 0085.00* 0086.00* 0089.00* 0093.00* 0115.02* 0117.00* 0131.00*

0133.00* 0135.00* 0143.00* 0144.00* 0149.00* 0167.00* 0175.00* 0179.02* 0181.01* 0183.01* 0183.02*

0185.00* 0195.00 0197.00* 0201.00* 0205.01* 0205.02* 0225.00* 0227.01* 0229.02* 0231.00* 0233.01*

0235.02* 0237.03* 0245.01* 0251.00* 0253.00* 0263.00* 0265.00* 0267.01* 0324.00* 0369.02* 0373.00*

0374.00* 0379.00* 0383.01* 0389.00* 0391.00* 0397.00* 0399.02* 0401.00* 0403.02* 0407.01* 0407.02*

0429.02*

Median Family Income 50-60%

0019.00* 0039.00* 0050.01* 0059.02* 0060.00* 0063.00* 0070.00* 0078.00* 0087.00* 0090.00* 0141.00*

0151.00* 0157.00* 0181.02* 0213.02* 0218.00* 0219.00* 0224.01* 0227.02* 0237.02* 0240.00* 0256.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0257.00* 0267.02* 0269.00* 0328.00* 0330.00* 0340.00* 0348.00* 0381.00* 0390.00* 0392.00* 0394.00*
0395.00* 0396.00* 0403.03* 0403.04* 0405.01* 0408.00* 0415.00* 0418.00* 0421.00* 0423.00* 0425.00*
0431.00* 0460.00*

Median Family Income 60-70%

0016.00* 0031.00* 0038.00* 0046.00* 0068.00* 0071.00* 0072.00* 0092.00* 0169.00* 0200.00* 0202.00*
0209.00* 0216.02* 0222.00* 0224.03* 0224.04* 0227.03* 0228.00* 0236.00* 0247.00* 0266.02* 0273.00*
0277.00* 0332.01* 0336.00* 0338.00* 0371.00* 0372.00* 0378.00* 0404.00* 0419.00* 0420.00* 0435.00
0462.02*

Median Family Income 70-80%

0074.00* 0096.00* 0204.00* 0212.00* 0230.00* 0232.00* 0238.00* 0254.00* 0332.02* 0334.00* 0342.00*
0382.00* 0406.00* 0411.00* 0422.00* 0426.00* 0429.01* 0434.00* 0442.00*

Median Family Income 80-90%

0028.00* 0040.01* 0194.00* 0210.01* 0266.01* 0279.00* 0285.00* 0287.00* 0289.00* 0318.00* 0350.00*
0368.00* 0409.00* 0413.00* 0430.00* 0436.00* 0462.01*

Median Family Income 90-100%

0061.00* 0084.00* 0098.00* 0164.00* 0184.00* 0248.00* 0276.00* 0286.00* 0343.00* 0364.00* 0370.00*
0376.00* 0386.00* 0388.00* 0424.00* 0428.00*

Median Family Income 100-110%

0152.00* 0210.02* 0244.00* 0252.00* 0284.00* 0296.00* 0302.00* 0344.00* 0356.00* 0360.00* 0398.00*
0414.00* 0444.00*

Median Family Income 110-120%

0002.00* 0004.00* 0130.00* 0158.00* 0162.00* 0166.00* 0246.00* 0281.00* 0300.00* 0312.00* 0326.00*
0358.00* 0456.00* 0484.00*

Median Family Income >= 120%

0110.00* 0118.00* 0132.00* 0138.00* 0160.00* 0206.01* 0250.00* 0261.00* 0264.00* 0274.01* 0274.02*
0288.00* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00* 0307.01* 0309.00* 0310.00* 0314.00* 0316.00*
0323.00* 0335.00* 0337.00 0345.00 0351.00* 0448.00* 0449.01* 0449.02* 0451.01* 0451.02 0516.00*

Median Family Income Not Known

0001.00* 0024.00* 0163.00* 0171.00* 0249.00* 0319.00* 0504.00*

KINGS COUNTY (047), NY

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

MSA: 35614

Median Family Income 10-20%

0910.00*

Median Family Income 20-30%

0029.01* 0085.00* 0185.01* 0285.02* 0352.00* 0535.00* 0808.00* 0908.00* 1110.00*

Median Family Income 30-40%

0023.00* 0100.00* 0120.00* 0255.00* 0259.02* 0299.00* 0307.00* 0326.00* 0342.00* 0357.00* 0382.00*

0397.00* 0427.00* 0489.00* 0511.00* 0525.00* 0533.00* 0539.00* 0545.00* 0572.00* 0906.00* 0912.00*

0982.00* 1034.00* 1106.00* 1120.00* 1134.00* 1156.00* 1214.00*

Median Family Income 40-50%

0076.00* 0082.00* 0094.00* 0096.00* 0098.00* 0106.00* 0108.00* 0112.00* 0118.00* 0212.00* 0220.00*

0222.00* 0228.00* 0230.00* 0233.00* 0234.00* 0236.00* 0240.00* 0281.00* 0303.00* 0309.00* 0330.00*

0340.00* 0349.00* 0351.00* 0359.00* 0373.00* 0381.00* 0387.00* 0391.00* 0395.00* 0403.00* 0409.00*

0431.00* 0478.00* 0505.00* 0507.00* 0508.01* 0509.00* 0527.00* 0529.00* 0531.00* 0537.00* 0538.00*

0547.00* 0874.01* 0890.00* 0900.00* 0918.00* 0944.02* 1144.00* 1146.00* 1190.00* 1198.00* 1210.00*

1237.00*

Median Family Income 50-60%

0002.00* 0022.00* 0068.00* 0071.00* 0072.00* 0074.00* 0078.00* 0084.00* 0090.00* 0092.00* 0101.00*

0102.00* 0104.00* 0110.00* 0114.00* 0116.00* 0122.00* 0192.00* 0213.00* 0216.00* 0218.00* 0224.00*

0232.00* 0238.00* 0242.00* 0251.00* 0259.01* 0277.00* 0283.00* 0287.00* 0293.00* 0305.00* 0345.00*

0350.00* 0361.00* 0362.00* 0363.00* 0365.02* 0369.00* 0374.02* 0392.00* 0405.00* 0411.00* 0417.00*

0419.00* 0421.00* 0423.00* 0429.00* 0433.00* 0435.00* 0437.00* 0439.00* 0445.00* 0453.00* 0482.00*

0490.00* 0491.00* 0493.00* 0523.00* 0534.00* 0610.04* 0792.00* 0804.00* 0818.00* 0884.00* 0892.00*

0896.00* 0898.00* 0916.00* 1058.01* 1058.04* 1116.00* 1122.00* 1128.00* 1152.00* 1160.00* 1166.00*

1170.00* 1176.02* 1186.00* 1188.00* 1196.00* 1200.00* 1208.00*

Median Family Income 60-70%

0070.00* 0126.00* 0127.00* 0142.00* 0182.00* 0190.00* 0210.00* 0226.00* 0229.00* 0235.00* 0249.00*

0254.00* 0257.00* 0258.00* 0271.00* 0286.00* 0288.00* 0289.00* 0292.00* 0304.00* 0311.00* 0321.00*

0325.00* 0343.00* 0347.00* 0353.00* 0356.01* 0360.01* 0360.02* 0365.01* 0366.00* 0375.00* 0379.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0399.00*	0412.00*	0414.02*	0416.00*	0425.00*	0430.00*	0447.00*	0449.00*	0456.00*	0460.00*	0468.00*
0480.00*	0486.00*	0492.00*	0508.03*	0510.01*	0513.00*	0516.01*	0516.02*	0520.00*	0552.00*	0578.00*
0580.00*	0786.00*	0788.00*	0796.02*	0806.00	0816.00*	0820.00*	0822.00*	0824.00*	0870.00*	0878.00*
0920.00*	0924.00*	0938.00*	1098.00*	1118.00*	1130.00*	1142.02*	1162.00*	1164.00*	1168.00*	1176.01*
1178.00*	1182.02*	1192.00*	1194.00*							

Median Family Income 70-80%

0080.00*	0088.00*	0128.01*	0138.00*	0196.00*	0208.00*	0211.00*	0221.00*	0244.00*	0246.00*	0247.00*
0248.00*	0252.00*	0260.00*	0261.00*	0263.00*	0264.00*	0265.00*	0272.00*	0273.00*	0276.00*	0291.00*
0296.00*	0297.00*	0298.00*	0308.00*	0315.00*	0317.02*	0319.00*	0329.00*	0331.00*	0333.00*	0337.00*
0339.00*	0341.00*	0355.00*	0371.00*	0385.00*	0386.00*	0389.00*	0390.00*	0393.00*	0400.00*	0401.00*
0406.00*	0410.00*	0413.00*	0415.00*	0418.00*	0424.00*	0432.00*	0434.00*	0438.00*	0441.00*	0443.00*
0462.01*	0464.00*	0474.00*	0476.00*	0484.00*	0506.00*	0508.04*	0510.02*	0512.00*	0514.00*	0530.00*
0550.00*	0554.00*	0556.00*	0582.00*	0594.01*	0606.00*	0790.00*	0794.00*	0802.00*	0810.00*	0830.00*
0854.00*	0860.00*	0862.00*	0872.00*	0882.00*	0886.00*	0888.00*	0894.00*	0902.00*	0922.00*	1124.00*
1126.00*	1142.01*	1158.00*	1174.00*	1182.01*	1184.00*	1202.00*				

Median Family Income 80-90%

0062.00*	0117.00*	0130.00*	0178.00*	0179.00*	0188.00*	0194.00*	0200.00*	0214.00*	0227.00*	0245.00*
0250.00*	0253.00*	0256.00*	0268.00*	0269.00*	0278.00*	0279.00*	0284.00*	0290.00*	0294.00*	0301.00*
0313.00*	0328.00*	0348.00*	0364.00*	0367.00*	0377.00*	0398.00*	0402.00*	0404.00*	0414.01*	0420.00*
0426.00*	0428.00*	0440.00*	0446.00*	0462.02*	0470.00*	0472.00*	0488.00*	0494.00*	0542.00*	0546.00*
0560.00*	0590.00*	0610.03*	0626.00*	0680.00*	0750.00*	0760.00*	0762.00*	0774.00*	0826.00*	0828.00*
0846.00*	0866.00*	0880.00*	0928.00*	0930.00*	0964.00*	0974.00*	1132.00*	1150.00*	1172.01*	1172.02*
1220.00*										

Median Family Income 90-100%

0066.00*	0132.00*	0160.00*	0176.00*	0180.00*	0215.00*	0217.00*	0219.00*	0241.00*	0243.00*	0262.00*
0266.00*	0270.00*	0274.00*	0275.00*	0280.00*	0282.00*	0302.00*	0314.00*	0323.00*	0327.00*	0335.00*
0374.01*	0388.00*	0394.00*	0408.00*	0436.00*	0444.00*	0448.00*	0526.00*	0544.00*	0548.00*	0558.00*
0579.00*	0586.00*	0642.00*	0672.00*	0696.01*	0720.00*	0722.00*	0738.00*	0740.00*	0764.00*	0766.00*
0768.00*	0770.00*	0782.00*	0798.02*	0814.00*	0840.00*	0848.00*	0856.00*	0858.00*	0864.00*	0868.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0876.00* 0946.00* 0956.00* 1008.00* 1010.00* 1014.00* 1104.00*

Median Family Income 100-110%

0054.00* 0059.00* 0064.00* 0134.00* 0143.00* 0193.00* 0198.00* 0204.00* 0267.00* 0300.00* 0317.01*
 0336.00* 0354.00* 0356.02* 0383.00* 0396.00* 0442.00* 0454.00* 0458.00* 0496.00* 0499.00* 0501.00*
 0549.00* 0551.00* 0563.00* 0570.00* 0576.00* 0596.00* 0598.00* 0608.00* 0622.00* 0632.00* 0648.00*
 0650.00* 0670.00* 0686.00* 0736.00* 0772.00* 0776.00* 0796.01* 0800.00* 0832.00* 0950.00* 0958.00*
 0986.00* 0988.00* 0992.00* 0996.00* 1004.00* 1012.00* 1022.00* 1078.00*

Median Family Income 110-120%

0020.00* 0056.02* 0058.00* 0129.01* 0136.00* 0140.00* 0145.00* 0174.00* 0186.00* 0191.00* 0231.00*
 0295.00* 0306.00* 0370.00* 0452.00* 0485.00* 0498.00* 0503.00* 0532.00* 0562.00* 0569.00* 0571.00*
 0584.00* 0592.00* 0593.00* 0600.00* 0628.00* 0638.00* 0690.00* 0728.00* 0742.00* 0748.00* 0834.00*
 0836.00* 0838.00* 0850.00* 0934.00* 0936.00* 0944.01* 0954.00* 0962.00* 0966.00* 0984.00* 0994.00*
 0998.00* 1024.00* 1026.00* 1028.00* 1070.00*

Median Family Income >= 120%

0001.00 0003.01* 0005.01* 0005.02* 0007.00* 0009.00 0011.00* 0013.00* 0015.00* 0021.00* 0030.00*
 0031.00* 0033.00* 0034.00* 0035.00* 0036.00* 0037.00* 0038.00* 0039.00* 0041.00* 0043.00* 0044.00*
 0045.00* 0046.00* 0047.00* 0049.00* 0050.00* 0051.00* 0052.01* 0052.02* 0053.00* 0056.01* 0060.00*
 0063.00* 0065.00* 0067.00* 0069.00* 0075.00* 0077.00* 0119.00* 0121.00* 0129.02* 0131.00* 0133.00*
 0135.00* 0137.00* 0139.00* 0141.00* 0147.00* 0148.00* 0149.00* 0150.00* 0151.00* 0152.00* 0153.00*
 0155.00* 0157.00* 0159.00* 0161.00* 0162.00* 0163.00* 0164.00* 0165.00* 0166.00* 0167.00* 0168.00*
 0169.00* 0170.00* 0171.00* 0172.00* 0181.00* 0183.00* 0184.00* 0187.00* 0195.00* 0197.00* 0199.00*
 0201.00* 0202.00* 0203.00* 0205.00* 0206.00* 0207.00* 0285.01* 0422.00* 0477.00* 0481.00* 0495.00*
 0497.00* 0500.00* 0502.02* 0504.00* 0515.00* 0517.00* 0518.00* 0519.00* 0528.00* 0543.00* 0553.00*
 0555.00* 0557.00* 0561.00* 0564.00* 0565.00* 0566.00* 0568.00* 0573.00* 0574.00* 0575.00* 0588.00*
 0589.00* 0591.00* 0594.02* 0610.02* 0612.00* 0616.00* 0620.00* 0636.00* 0640.00* 0644.00* 0646.00*
 0652.00* 0654.00* 0656.00* 0658.00* 0660.00* 0662.00* 0674.00* 0676.00* 0678.00* 0682.00* 0688.00*
 0692.00* 0696.02* 0698.00* 0700.00* 0702.01* 0706.00* 0724.00* 0726.00* 0730.00* 0732.00* 0734.00*
 0744.00* 0746.00* 0752.00* 0754.00* 0756.00* 0758.00* 0780.00* 0784.00* 0798.01* 0932.00* 0968.00*
 0970.00* 0990.00* 1006.00* 1016.00* 1018.00* 1020.00* 1502.00* 1522.00*

Median Family Income Not Known

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0018.00* 0086.00* 0154.00* 0175.00* 0177.00* 0407.00* 0450.00* 0666.00* 0702.02* 0702.03* 0852.00*
0960.00* 1180.00* 9901.00*

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0192.00*

Median Family Income 30-40%

0002.01* 0006.00* 0014.02* 0020.00* 0025.00* 0182.00* 0194.00* 0219.00* 0242.00* 0243.02*

Median Family Income 40-50%

0008.00* 0010.02* 0016.00* 0024.00* 0028.00* 0029.00* 0036.01* 0162.00* 0168.00* 0174.01* 0178.00*
0186.00* 0189.00* 0210.00* 0223.02* 0224.00* 0232.00* 0235.02* 0263.00* 0277.00* 0291.00* 0293.00*
0299.00*

Median Family Income 50-60%

0002.02* 0018.00* 0030.01* 0041.00* 0043.00* 0164.00* 0166.00* 0172.00* 0180.00* 0184.00* 0188.00*
0209.01* 0213.03* 0215.00* 0218.00* 0223.01* 0229.00* 0235.01* 0237.00* 0243.01* 0245.00* 0251.00*
0253.00* 0261.00* 0269.00* 0285.00* 0309.00*

Median Family Income 60-70%

0022.01* 0083.00* 0170.00* 0174.02* 0193.00* 0196.00* 0226.00* 0231.00* 0234.00* 0236.00* 0239.00*
0247.00* 0249.00* 0279.00* 0303.00*

Median Family Income 70-80%

0026.01* 0156.02* 0203.00* 0208.00* 0214.00* 0221.02* 0230.00* 0233.00* 0241.00* 0255.00* 0259.00*
0267.00* 0271.00* 0283.00* 0287.00*

Median Family Income 80-90%

0135.00* 0206.00* 0212.00* 0216.00* 0220.00* 0225.00* 0228.00* 0265.00*

Median Family Income 90-100%

0197.02* 0201.02* 0222.00* 0227.00*

Median Family Income 100-110%

0038.00* 0117.00* 0295.00*

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0012.00* 0027.00* 0093.00* 0097.00* 0207.01* 0257.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00 0014.01* 0015.01* 0015.02* 0021.00* 0022.02* 0026.02* 0030.02*
0031.00* 0032.00* 0033.00* 0034.00* 0036.02* 0037.00* 0039.00* 0040.00* 0042.00* 0044.00* 0045.00*
0047.00* 0048.00* 0049.00* 0050.00* 0052.00 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00*
0059.00* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0067.00* 0068.00* 0069.00* 0070.00
0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00 0089.00* 0090.00* 0091.00 0092.00* 0095.00
0096.00 0098.00 0099.00* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01 0106.02* 0108.00* 0109.00*
0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02 0115.00* 0116.00* 0118.00* 0120.00*
0121.00* 0122.00* 0124.00* 0125.00* 0126.00* 0127.00* 0128.00* 0129.00* 0130.00* 0131.00* 0132.00*
0133.00* 0134.00* 0136.00 0137.00* 0138.00* 0139.00* 0140.00* 0142.00 0144.01* 0144.02* 0145.00*
0146.01* 0146.02* 0147.00* 0148.01* 0148.02* 0149.00* 0150.01* 0150.02* 0151.00* 0152.00* 0153.00*
0154.00* 0155.00* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00*
0165.00* 0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00*
0187.00* 0190.00* 0191.00* 0195.00* 0198.00* 0199.00* 0200.00* 0201.01* 0205.00* 0211.00* 0238.01*
0238.02* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04

Median Family Income Not Known

0001.00* 0005.00* 0066.00* 0086.02* 0094.00* 0102.00* 0113.00 0119.00* 0143.00* 0197.01* 0217.03*
0240.00* 0297.00* 0311.00* 0319.00*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0025.00*

Median Family Income 30-40%

0845.00* 0972.03*

Median Family Income 40-50%

0043.00* 0047.00* 0087.00* 0163.00* 0273.00* 0437.02* 0443.01* 0460.00* 0467.00* 0797.02* 0849.00*
1205.00* 1227.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

Median Family Income 50-60%

0085.00* 0159.00* 0238.00* 0240.00* 0309.02* 0375.00* 0399.00* 0405.00* 0407.00* 0427.00* 0439.00*
0481.00* 0589.00* 0853.00* 0857.00* 0859.00* 0863.00* 0865.00* 0869.00* 0871.00* 1163.00* 1167.00*

Median Family Income 60-70%

0033.00* 0039.00* 0051.00* 0069.00* 0073.00* 0079.00* 0083.00* 0114.00* 0120.00* 0157.00* 0181.01*
0198.00* 0204.00* 0212.00* 0235.00* 0254.00* 0260.00* 0261.00* 0263.00* 0270.00* 0275.00* 0277.00*
0363.00* 0365.00* 0377.00* 0379.00* 0401.00* 0403.00* 0411.00* 0414.00* 0415.00* 0437.01* 0444.00*
0446.01* 0446.02* 0461.00* 0463.00* 0469.00* 0471.00* 0483.00* 0500.00* 0535.00* 0549.00* 0553.00*
0555.00* 0557.00* 0564.00* 0717.02* 0799.00* 0855.00* 0861.00* 0889.01* 0942.02* 0972.02* 0972.04*
0998.02* 1010.01* 1032.01* 1171.00* 1187.00* 1191.00* 1201.00*

Median Family Income 70-80%

0004.00* 0030.00* 0040.02* 0042.00* 0044.01* 0057.00* 0094.00* 0100.00* 0108.00* 0112.00* 0118.00*
0119.00* 0142.01* 0153.00* 0156.00* 0161.00* 0178.00* 0179.00* 0189.00* 0214.00* 0236.00* 0251.00*
0253.02* 0259.00* 0265.00* 0267.00* 0269.01* 0269.02* 0278.00* 0279.00* 0291.00* 0347.00* 0353.00*
0361.00* 0381.00* 0409.00* 0413.00* 0448.00* 0455.00* 0459.00* 0462.00* 0465.00* 0468.00* 0473.00*
0545.00* 0547.00* 0551.00* 0587.00* 0591.00* 0693.00* 0779.08* 0790.00* 0803.01* 0919.00* 0925.00*
0942.03* 0964.00* 0992.00* 1032.02* 1161.00* 1185.00* 1257.00*

Median Family Income 80-90%

0008.00* 0018.00* 0022.00* 0031.00* 0038.00* 0052.00* 0055.00* 0062.02* 0063.00* 0091.00* 0098.00*
0102.00* 0103.00* 0106.00* 0122.00* 0124.00* 0125.00* 0126.01* 0134.00* 0135.00* 0137.00* 0148.00*
0152.00* 0154.00* 0155.00* 0166.00* 0170.00* 0176.00* 0180.00* 0183.00 0196.00* 0202.00* 0208.00*
0247.00* 0249.00* 0253.01* 0272.00* 0276.00* 0281.00* 0283.00* 0293.00* 0297.00* 0309.03* 0328.00*
0329.00* 0334.02* 0351.00* 0440.00* 0443.02* 0452.00* 0458.00* 0466.00* 0470.00* 0479.00* 0485.00*
0497.00* 0540.00* 0559.00* 0565.00* 0581.00* 0583.00* 0585.00* 0593.00* 0641.02* 0679.00* 0713.04*
0719.00* 0814.00* 0818.00* 0837.00* 0864.00* 0929.00 0942.01* 1008.02* 1047.00* 1193.00* 1215.00*
1227.01*

Median Family Income 90-100%

0002.00* 0010.00* 0014.00* 0016.00* 0024.00* 0054.00* 0065.01* 0065.02* 0081.00* 0095.00* 0101.00*
0104.00* 0105.00* 0113.00* 0115.00* 0116.00* 0126.02* 0132.00* 0141.00* 0142.02* 0143.00* 0144.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0145.00* 0158.01* 0164.00* 0168.00* 0169.00 0172.00* 0174.00* 0184.02* 0185.02* 0186.00* 0205.00*
 0206.00* 0216.00* 0220.01* 0243.00* 0262.00* 0264.00* 0266.00* 0271.00* 0274.00* 0284.00* 0285.00*
 0288.00* 0289.00* 0317.00* 0327.00* 0337.00* 0357.00* 0367.00* 0371.00* 0373.00* 0394.00* 0398.00*
 0404.00* 0454.00* 0475.00* 0480.00* 0499.00* 0502.02* 0512.00* 0516.00* 0517.00* 0526.00* 0528.00*
 0531.00* 0577.00* 0601.00* 0627.00* 0711.00* 0721.00* 0743.00* 0779.06* 0779.07* 0788.00* 0792.00*
 0803.02* 0840.00* 0947.00* 0954.00* 0998.01* 1010.02* 1139.00* 1157.00* 1159.00* 1203.00* 1347.00*
 1367.00*

Median Family Income 100-110%

0006.00* 0012.00* 0028.00* 0032.00* 0036.00* 0040.01* 0059.00* 0110.00* 0111.00* 0121.00* 0128.00*
 0130.00* 0138.00* 0140.00* 0149.00* 0158.02* 0181.02* 0182.00* 0184.01* 0185.01* 0187.00* 0192.00*
 0194.00* 0199.00* 0232.00* 0245.00* 0257.00* 0258.00* 0282.00* 0287.00* 0320.00* 0339.00* 0384.00*
 0450.00* 0456.00* 0484.00* 0489.00* 0493.01* 0493.02* 0504.00* 0505.00* 0513.00* 0525.00* 0539.00*
 0552.00* 0554.00* 0556.00* 0560.00* 0566.00* 0579.00* 0595.00* 0610.00* 0613.01* 0619.00* 0621.00*
 0629.00* 0657.02* 0683.00* 0687.00* 0745.00* 0779.03* 0779.04* 0797.01* 0838.00* 0846.01* 0846.02*
 1085.00* 1151.00* 1175.00* 1181.00* 1189.00* 1199.00* 1241.00* 1377.00* 1385.01* 1471.00* 1571.02*

Median Family Income 110-120%

0020.00* 0026.00* 0034.00* 0086.00* 0147.00* 0150.00* 0151.00* 0188.00* 0190.00* 0220.02* 0295.00*
 0306.00* 0309.04* 0334.01* 0366.00* 0368.00* 0376.00* 0457.00* 0495.00* 0496.00* 0502.01* 0508.00*
 0530.00* 0538.00* 0542.00* 0548.00* 0568.00* 0580.00* 0582.00* 0590.00* 0623.00* 0625.00* 0635.00*
 0641.01* 0656.00* 0682.00* 0690.00* 0694.00* 0695.00* 0703.00* 0747.00* 0809.00* 0884.00* 0907.00*
 0938.00* 0939.00* 0945.00* 1008.01* 1029.00* 1099.00* 1155.00* 1207.00* 1429.00* 1447.00* 1463.00*
 1467.00* 1551.01* 1567.00* 1621.00*

Median Family Income >= 120%

0001.00* 0007.00* 0019.00* 0045.00* 0053.00* 0058.00* 0061.00* 0062.01* 0071.00* 0075.00* 0077.00*
 0088.00* 0096.00* 0097.00* 0117.00* 0123.01* 0136.00* 0230.00* 0255.00* 0280.00* 0294.00* 0330.00*
 0352.00* 0358.00* 0400.00* 0402.00* 0424.00* 0432.00* 0434.00* 0464.00* 0472.00* 0476.00* 0478.00*
 0482.00* 0492.00* 0506.00* 0507.00* 0510.00* 0511.00* 0515.00* 0518.00* 0520.00* 0521.00* 0522.00*
 0524.00* 0532.00* 0534.01* 0536.01* 0558.00* 0561.00* 0562.00* 0567.00* 0592.00* 0594.00* 0596.00*
 0598.00* 0599.00* 0600.00* 0603.00* 0606.00* 0608.00* 0612.00* 0614.00* 0616.01* 0616.02* 0618.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0620.00* 0622.00* 0626.00* 0630.00* 0632.00* 0633.01* 0633.02* 0637.00* 0638.00* 0639.00* 0645.00*
 0646.00* 0650.00* 0654.00* 0657.03* 0659.00* 0660.00* 0661.00* 0663.00* 0664.00* 0665.01* 0667.01*
 0669.00* 0671.00* 0677.00* 0680.00* 0697.01* 0697.02* 0707.00* 0709.00* 0713.03* 0713.05* 0713.06*
 0717.01* 0723.00* 0729.00* 0731.00* 0737.00 0739.00 0741.00* 0749.00* 0757.01* 0757.02* 0769.01*
 0769.02* 0773.00* 0775.00* 0779.02* 0779.05* 0892.00* 0916.01* 0922.00* 0928.00* 0934.01* 0934.02*
 0973.00* 0981.00* 0987.00* 0991.00* 0997.01* 0997.03* 0997.04* 0997.05* 1017.00* 1033.00* 1039.00*
 1059.00* 1072.01* 1093.00* 1097.00* 1113.00* 1123.00* 1129.00* 1133.00* 1141.00* 1147.00* 1195.00*
 1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02* 1291.03* 1291.04* 1301.00* 1333.00* 1339.00*
 1341.00* 1399.00* 1403.00* 1409.01* 1409.02* 1417.00* 1435.00* 1441.00* 1451.01* 1451.02* 1459.00*
 1479.00* 1483.00* 1507.01* 1507.02* 1529.01* 1529.02* 1551.02* 1571.01* 1579.01* 1579.02* 1579.03*
 1617.00*

Median Family Income Not Known

0037.00* 0050.00* 0099.00* 0107.01* 0171.00 0219.00* 0229.00* 0246.00* 0299.00* 0331.00* 0383.01*
 0383.02* 0426.00* 0607.01* 0613.02* 0624.00* 0655.01* 0716.00* 0793.00* 0916.02* 0918.00* 0999.00*
 1072.02* 1211.00* 1283.00* 1385.02* 9901.00*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00* 0133.01* 0319.01* 0319.02*

Moderate Income

0007.00* 0011.00* 0021.00* 0029.00* 0040.00* 0075.00* 0114.01* 0207.00*

Middle Income

0003.00* 0009.00* 0017.00* 0018.00* 0036.00* 0064.00* 0070.00* 0077.00* 0081.00* 0096.01* 0105.00*
 0128.04* 0128.05* 0133.02* 0141.00* 0169.01* 0170.12* 0173.00* 0189.02* 0213.00* 0223.00* 0231.00*
 0239.00* 0247.00* 0291.03* 0303.01* 0303.02* 0323.00*

Upper Income

0006.00* 0008.00* 0020.01* 0020.02* 0033.00* 0039.00* 0047.00* 0050.00* 0059.00* 0067.00* 0074.00*
 0096.02* 0097.00* 0112.01* 0112.02* 0114.02* 0121.00* 0122.00* 0125.00* 0128.06* 0132.01* 0132.03*
 0132.04* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08* 0147.00* 0151.00* 0156.01*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0156.02* 0156.03* 0170.05* 0170.07* 0170.08* 0170.09* 0170.10* 0170.11* 0176.00* 0177.00* 0181.00*
0187.01* 0187.02* 0189.01* 0197.00* 0198.00* 0201.00* 0208.01* 0208.03* 0208.04* 0226.00* 0244.01*
0244.02* 0248.00* 0251.00* 0273.01* 0273.02* 0277.02* 0277.04* 0277.05* 0277.06* 0279.00* 0291.02*
0291.04*

Income Not Known

0154.00* 0228.00* 9901.00*

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 40-50%

0001.01* 0001.03* 0003.00* 0010.00* 0011.01* 0031.00* 9840.00*

Median Family Income 50-60%

0005.00* 0012.00* 0063.00* 0116.00* 0129.00* 0143.00*

Median Family Income 60-70%

0002.01* 0004.01* 0004.02* 0013.02* 0013.03* 0027.00* 0028.00* 0033.00* 0035.00* 0036.00* 0078.00*

Median Family Income 70-80%

0006.00* 0011.02* 0016.00 0029.00* 0037.00* 0062.00* 0079.00* 0080.00* 0133.01*

Median Family Income 80-90%

0014.03* 0030.00* 0032.00* 0040.00* 0058.00* 0059.01* 0073.00* 0081.00* 0088.00* 0133.04*

Median Family Income 90-100%

0002.02* 0015.05* 0057.02* 0061.00* 0065.00* 0087.00* 0136.00* 0142.00* 0144.00* 0148.10*

Median Family Income 100-110%

0007.02* 0015.03 0021.06* 0023.00* 0026.00* 0057.01* 0064.00* 0089.02* 0091.00* 0092.00* 0134.00*
0141.00* 9810.00*

Median Family Income 110-120%

0024.02* 0024.03* 0034.00* 0038.00* 0060.00* 0093.00* 0135.00*

Median Family Income >= 120%

0002.03* 0007.01* 0008.01* 0008.02* 0008.03* 0009.00* 0013.01* 0014.01* 0014.02* 0015.02 0015.04*
0017.00 0018.00* 0019.00* 0020.00* 0021.01* 0021.03* 0021.04* 0021.05* 0021.07* 0022.01* 0022.02*
0022.03* 0022.04* 0024.01* 0024.04* 0024.05* 0039.00* 0041.00* 0042.00* 0043.00* 0044.00* 0045.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0046.00* 0047.00* 0048.00 0049.00* 0050.01 0050.02 0051.00* 0052.00* 0053.00* 0054.00* 0055.00*
0059.02* 0066.00* 0067.00* 0068.01* 0068.02* 0069.00 0070.00* 0071.00* 0072.00* 0074.01* 0074.02*
0075.00* 0076.00* 0077.00* 0082.00* 0083.01* 0083.02* 0084.01 0084.03 0084.04* 0085.00* 0086.02*
0089.01* 0090.00* 0094.00* 0095.00* 0096.00* 0097.01* 0097.02* 0097.03* 0098.00* 0099.00* 0100.00*
0101.00 0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.01* 0107.02 0108.01* 0108.03* 0108.04*
0109.01* 0109.02* 0109.03* 0110.00* 0111.01* 0111.02* 0112.00* 0113.00* 0114.00* 0115.00* 0117.00*
0118.00* 0119.02* 0120.00* 0121.01* 0121.02* 0122.00* 0123.01* 0123.03* 0123.04* 0124.00* 0125.01*
0125.02* 0125.03* 0126.00* 0127.00* 0128.02* 0130.00* 0131.02* 0131.03* 0131.04* 0132.01* 0132.02*
0137.00* 0138.00* 0139.00* 0140.00* 0145.00* 0146.04* 0146.05* 0146.06* 0146.07* 0147.01* 0147.03*
0147.04* 0148.04* 0148.05* 0148.06* 0148.08* 0148.09* 0148.11* 0149.01* 0149.03* 0149.07* 0149.08*
0149.09* 0150.00*

Median Family Income Not Known

0001.04* 0056.00* 9820.00* 9830.00* 9850.00*

OUTSIDE ASSESSMENT AREA

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 110-120%

5203.02

Median Family Income 60-70%

0005.00

Median Family Income >= 120%

0012.00 0136.10

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0045.00

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income >= 120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

0303.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0160.00 0471.00 0600.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 40-50%

0069.00

Median Family Income >= 120%

0203.00

Median Family Income Not Known

9802.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0145.02

MORRIS COUNTY (027), NJ

MSA: 35084

Middle Income

0401.02 0417.02

Upper Income

0420.00 0432.00

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 70-80%

1825.00

Median Family Income >= 120%

1243.22

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

SALEM COUNTY (033), NJ

MSA: 48864

Upper Income

0208.00

WARREN COUNTY (041), NJ

MSA: 10900

Middle Income

0316.01

Upper Income

0312.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Upper Income

1902.04

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

3011.01

Median Family Income >= 120%

3028.00 5182.03

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1121.03

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1002.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025150

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: OceanFirst Bank

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 90-100%

4027.00

JUNIATA COUNTY (067), PA

MSA: NA

Middle Income

0702.02

LEHIGH COUNTY (077), PA

MSA: 10900

Middle Income

0023.02

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 110-120%

2014.11

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Upper Income

0171.02

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 30-40%

0153.00

Median Family Income 70-80%

0376.00

Median Family Income >= 120%

0004.01 0028.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

MIDLAND COUNTY (329), TX

MSA: 33260

Upper Income

0002.00

BENNINGTON COUNTY (003), VT

MSA: NA

Moderate Income

9712.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 000025150

Institution: OceanFirst Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	458	458	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3,556	3,556	0	0.00%
Total	4,016	4,016	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	709	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	709	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	709	0	0	0	0
STATE TOTAL	0	0	0	0	2	709	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	94	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	94	1	150	0	0	0	0	0	0
STATE TOTAL	1	94	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Inside AA 0002										
Low Income	2	173	1	224	1	500	0	0	0	0
Moderate Income	3	137	1	150	4	2,451	1	251	0	0
Middle Income	6	317	6	1,042	14	9,065	5	757	0	0
Upper Income	5	193	4	807	7	4,976	8	4,086	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	820	12	2,223	26	16,992	14	5,094	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	155	5	3,504	5	2,659	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	5	3,504	5	2,659	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,350	1	350	0	0
Upper Income	0	0	0	0	3	1,874	1	374	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	3,224	2	724	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	173	3	1,200	2	473	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	200	2	433	0	0	2	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	3	606	3	1,200	4	823	0	0

Loans by County

Small Business Loans - Originations

Institution: OceanFirst Bank

Respondent ID: 0000025150

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Inside AA 0002										
Low Income	0	0	2	350	0	0	1	150	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	299	4	598	3	1,069	3	469	0	0
Upper Income	5	390	5	1,008	2	1,390	2	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	689	11	1,956	5	2,459	6	1,069	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Inside AA 0002										
Low Income	0	0	0	0	1	350	0	0	0	0
Moderate Income	0	0	2	269	2	1,500	0	0	0	0
Middle Income	4	246	3	560	6	4,279	3	760	0	0
Upper Income	5	330	5	948	2	1,800	3	443	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	576	10	1,777	11	7,929	6	1,203	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,750	0	0	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	488	1	488	0	0
Upper Income	2	90	2	361	2	1,746	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	190	2	361	3	2,234	2	688	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	166	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	110	0	0	1	110	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	276	0	0	1	110	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	178	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	1	347	0	0	0	0
Upper Income	0	0	0	0	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	697	0	0	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,200	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	1	131	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	822	1	422	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	1,150	0	0	0	0
Median Family Income >= 120%	0	0	1	173	4	2,612	2	1,781	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	304	12	6,284	3	2,203	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	103	1	510	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	2	266	2	1,350	0	0	0	0
Median Family Income 70-80%	0	0	1	242	2	1,378	1	242	0	0
Median Family Income 80-90%	0	0	0	0	5	2,319	1	349	0	0
Median Family Income 90-100%	0	0	2	402	4	2,169	3	1,869	0	0
Median Family Income 100-110%	0	0	2	300	3	1,577	2	1,150	0	0
Median Family Income 110-120%	4	183	6	1,180	9	6,529	4	2,064	0	0
Median Family Income >= 120%	17	1,161	17	3,338	30	17,917	21	9,842	0	0
Median Family Income Not Known	1	100	2	400	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,544	33	6,231	56	33,749	32	15,516	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	89	0	0	1	450	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	200	0	0	1	751	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	289	0	0	2	1,201	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	984	1	484	0	0
Median Family Income 60-70%	3	164	4	724	4	2,090	1	40	0	0
Median Family Income 70-80%	2	137	2	312	1	450	0	0	0	0
Median Family Income 80-90%	2	125	4	648	7	3,696	4	1,661	0	0
Median Family Income 90-100%	8	547	7	1,209	13	8,270	9	4,873	0	0
Median Family Income 100-110%	4	315	6	1,045	3	2,110	6	2,670	0	0
Median Family Income 110-120%	1	92	3	640	3	928	2	490	0	0
Median Family Income >= 120%	0	0	1	144	1	1,000	0	0	0	0
Median Family Income Not Known	1	100	0	0	1	485	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,480	28	4,922	35	20,013	23	10,218	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	1	320	1	320	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	320	1	320	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	129	0	0	1	750	1	750	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	825	1	300	0	0
Middle Income	0	0	0	0	1	925	0	0	0	0
Upper Income	0	0	1	235	3	1,511	2	602	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	6	3,261	3	902	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	150	2	1,000	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	105	2	900	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	1	520	1	520	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	1	200	2	908	1	539	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	4	605	7	3,328	2	1,059	0	0
TOTAL INSIDE AA IN STATE	84	5,579	107	19,470	171	101,370	97	39,499	0	0
TOTAL OUTSIDE AA IN STATE	6	418	5	759	11	7,525	8	3,839	0	0
STATE TOTAL	90	5,997	112	20,229	182	108,895	105	43,338	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	682	1	382	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	682	1	382	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	462	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	462	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	5	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	350	5	2,508	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	2	350	5	2,508	0	0	0	0

Loans by County

Respondent ID: 000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	350	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	39	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	1	350	0	0	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	563	1	563	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	563	1	563	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	195	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	375	1	385	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	525	1	385	0	0	0	0
TOTAL INSIDE AA IN STATE	2	44	5	875	10	4,387	1	382	0	0
TOTAL OUTSIDE AA IN STATE	1	68	1	195	2	1,563	2	1,563	0	0
STATE TOTAL	3	112	6	1,070	12	5,950	3	1,945	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	289	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	289	0	0	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	600	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	600	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	3	1,489	1	100	0	0
STATE TOTAL	1	100	0	0	3	1,489	1	100	0	0

Loans by County

Respondent ID: 0000025150

Small Business Loans - Originations

Agency: OCC - 1

Institution: OceanFirst Bank

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	86	5,623	112	20,345	181	105,757	98	39,881	0	0
TOTAL OUTSIDE AA	9	680	7	1,104	19	12,286	12	6,502	0	0
TOTAL INSIDE & OUTSIDE	95	6,303	119	21,449	200	118,043	110	46,383	0	0



8. 2024-26 CRA Strategy Performance Tracker



The Bank has received a Community Reinvestment Act ("CRA") Performance Evaluation from the OCC with a rating of "Needs to Improve" for the evaluation period January 1, 2018 through December 31, 2020. Based on its performance on the individual components of the CRA exam, the Bank received a rating of "Low Satisfactory." These individual components were a "Low Satisfactory" rating for the Lending Test, a "Low Satisfactory" rating for the Investment Test, and a "Low Satisfactory" rating for the Service Test. The Bank's final overall rating, however, was downgraded to "Needs to Improve" as a result of a Fair Housing Act violation cited in the New Jersey Statistical Area following a fair lending examination of the Bank. This matter is also the subject of an investigation by the Department of Justice. The Bank's management has taken actions to address the deficiencies and are committed to taking further voluntary corrective actions to prevent further violations.

A "Needs to Improve" rating results in restrictions on certain expansionary activities, including certain mergers and acquisitions and the establishment of bank branches.

These restrictions will remain in place until the OCC issues a higher CRA rating following a subsequent CRA examination. The next CRA examination will commence in 2024 for the CRA examination period 2021 to 2023. Results will not be known until after the completion of the exam.

OceanFirst Bank's Management has a CRA Strategy ("the Strategy") in place that was adopted by the Board of Directors earlier this year and covers the next evaluation period (2024-2026). The Strategy was prepared by the CRA Officer with input from other stakeholders and addresses four interconnected components to help the Bank improve its CRA rating.

Aligning with Lending Targets

We will seek to address gaps in our lending activities by providing new and enhanced lending products that meet community needs, supporting our CRA and other Residential Lenders in their outreach efforts, and using Community Development Lending to address lending gaps. We will strive to reach Community Development Lending totaling 10% of Tier 1 capital annually over the 2024-2026 evaluation period.

Focused Investments

We have increased our CRA eligible investment portfolio target from 5% to 10% for the 2024-2026 evaluation period, and we will endeavor to identify CD investments which are innovative and highly responsive to community needs.

Providing Excellence in Serving Community Needs

We seek and foster strong relationships with nonprofit leaders, consumer advocates, elected officials, and other concerned stakeholders across our CRA AAs and leverage these relationships to develop and implement solution-driven CRA-related activities.

We are also committed to sharing our industry expertise with a goal of reaching 600+ LMI individuals with financial education on an annual basis. We have put into place strategies to get more employees involved in CRA eligible CD Services.