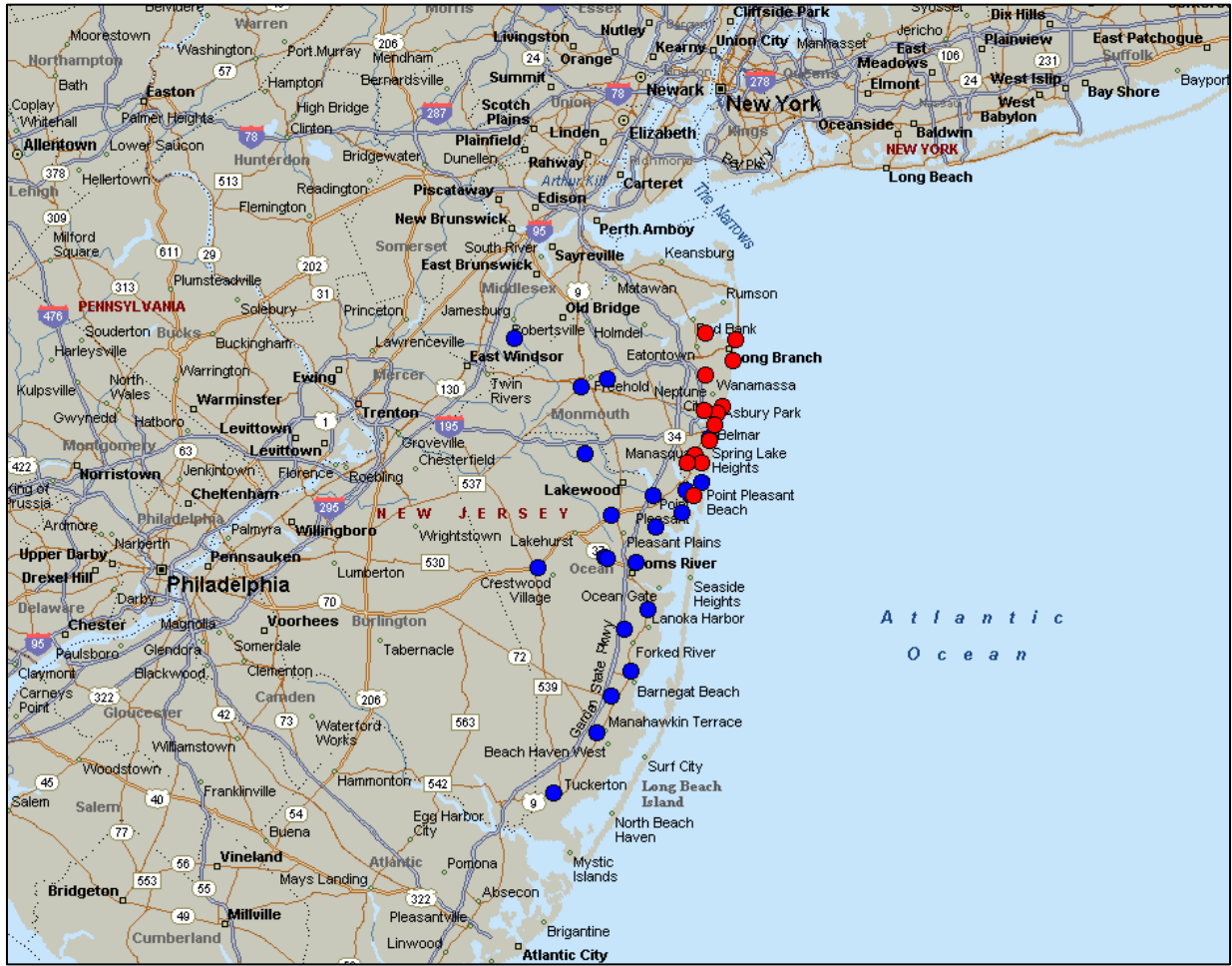


*Pro Forma Franchise Footprint:*



Source: SNL Financial  
Microsoft MapPoint 20

Financial Data as of March 31, 2009

<i>(Dollars in thousands)</i>	<u>Branches</u>	<u>Loans</u>	<u>Deposits</u>	<u>Deposits/ Branch</u>
● OceanFirst Financial Corp.	23	\$1,663,939	\$1,313,470	\$57,107
● Central Jersey Bancorp	13	361,846	430,555	33,120