

NORTHFIELD BANCORP, INC. LOAN COMMITTEE CHARTER

1. Purpose

The Board of Directors (the “Board”) of Northfield Bancorp, Inc., and its consolidated subsidiaries (the “Company”) has appointed a Loan Committee (the “Committee”) to annually review and recommend for approval all of the Company’s policies related to lending (collectively, the “loan policies”) as prepared and periodically updated by management; approve and reject loans as described in loan policies; monitor loan quality including concentrations, and certain other aspects of the lending functions of the Company, as applicable.

2. Committee Membership

The Committee shall consist of a minimum of three directors. The members of the Committee shall be recommended for appointment by the Nominating Committee of the Board and approved by the Board. Committee members shall serve until their successors are duly elected and qualified. The Board shall elect the Chairperson of the Committee. The Board shall appoint a new member or members in the event that there is a vacancy on the Committee that reduces the number of members below three, or in the event that the Board determines that the number of members on the Committee should be increased. The Committee and the individual Committee members shall serve at the pleasure of the Board of Directors. Any Committee member may resign upon giving written notice to the Chairperson of the Board or the Corporate Secretary.

3. Authority and Responsibilities

To fulfill its responsibilities and duties under this Charter, the Committee shall:

- a. Be responsible for maintaining all written loan policies for the Company, as prepared and periodically updated by management. The Committee shall review the loan policies on not less than an annual basis to confirm that the policies conform to all then-applicable laws and regulations. The loan policies shall include, without limitation, lending criteria for all lending divisions of the Company. The Committee shall consider changes to the loan policies proposed by management or initiated by members of the Committee from time to time, taking into account changes in applicable laws or regulations or as warranted by changing economic, banking and market conditions.
- b. Monitor credit performance by reviewing management reports of loans, loan activity and loan portfolio information, which may include:
 - i. Portfolio concentration, including stratification by loan size and risk-rating;
 - ii. Charge-offs;
 - iii. New and renewed credits;
 - iv. Loans past-due, non-accrual and Troubled Debt Restructurings;
 - v. Watch, criticized and classified credits;
 - vi. Analysis of reserve for loan and lease losses (at least quarterly);
 - vii. Such other reports as may be requested by the Committee, as a result of Enterprise Risk Management and credit stress test initiatives.
 - viii. Periodic reports on environmental matters, including climate risk, and social matters, including lending to or supporting underserved members of the community.
- c. Perform such other functions related to lending functions and oversight as the Board may from time to time designate, including without limitation, review, of loan appraisers and loan brokers.

- d. Report for the Board's approval or ratification, as appropriate, any actions of the Committee.
- e. Perform an annual self-evaluation of the Committee and report such evaluation to the Nominating and Corporate Governance Committee or to the full Board.
- f. Monitor enterprise risks assigned to the Committee by the Board under the Company's Enterprise Risk Management program and report thereon to the Board.
- g. Review this Charter annually.

4. Meetings.

The Committee shall meet at least quarterly and may hold additional meetings as needed or appropriate. The Committee may ask members of management or others, including external advisors to attend meetings or provide relevant information. A majority of Committee members present at any meeting shall constitute a quorum.

Additional meetings may be called by the Chairperson of the Committee or by a majority of the members of the Committee by giving to each member of the Committee at least 24 hours prior notice. Any member may waive the notice requirement.

Members may participate in any meeting by attendance in person or by means of a conference by telephone or other communications equipment in which all persons participating can hear each other. The Committee shall report its actions and recommendations to the Board at its next regularly scheduled meeting following each Committee meeting. Minutes of each Committee meeting shall be kept and shall be available to the Board, if requested. All other procedural matters shall be governed in the manner specified in the Company's or the Bank's bylaws for meetings of that Board, as applicable.
