



Risk Committee Charter

1. STATEMENT OF PURPOSE

The purpose of the Risk Committee (the "Committee") is to assist the Board of Directors (the "Board") of Northfield Bancorp, Inc. and its consolidated subsidiaries (the "Company") in fulfilling its responsibilities for risk management oversight. The Committee's responsibilities also include oversight of the Company's enterprise risk management program.

2. ROLES & RESPONSIBILITIES

Authority and Responsibilities

The Committee's role is one of oversight of the activities of the Company's enterprise risk management framework. Management is responsible for the design and implementation of an effective risk management program. To fulfill its responsibilities and duties under this Charter, the Committee shall:

- a. Review and approve the Company's risk management policies for: Bank-Owned Life Insurance (BOLI); liquidity; contingency funding; interest rate risk; investments; interbank liabilities; mark to market accounting; expenditures and fixed assets, enterprise risk management; capital planning and adequacy; dividends; stock repurchase; model risk; third-party relationship risk management; business continuity program; and policy management, and any other policy as deemed appropriate and necessary, as presented by management for recommendation to the Board.
- b. Monitor all enterprise-wide risks, and ensure that oversight of significant risks is assigned to the Board of Directors or one of its standing committees. (Each of the Board's committees is responsible for oversight of specific risks as outlined in each of their charters. The chair of each committee makes periodic reports to the Board of Directors regarding significant activities and actions of their committee, including activities related to risk identification, monitoring and oversight).
- c. Review results of annual risk assessments and risk acceptance statements to identify the Company's significant risks. Review reports of management activities to measure, monitor and control the significant risks and any material changes in the strategy, risk profile, or market conditions.
- d. Review and approve the Company's Risk Appetite Statement annually. Review reports of the Bank's actual risk profile versus the Risk Appetite Statement. Review any action plans necessary to manage risk profile within risk tolerance limits.
- e. Review and approve brokerage firms to be utilized for security transactions and brokered deposits.

- f. Ensure the Company's strategic, liquidity, and capital plans are consistent with the Company's risk appetite statement and that material risks are addressed in the Company's enterprise risk management program.
- g. Review and approve the Capital Plan and parameters for proposed dividends, stock redemptions, acquisitions, and other capital initiatives.
- h. Review reports on liquidity, contingency funding stress results, interest rate risk, asset & liability management, Federal Home Loan Bank (FHLB) and the Federal Reserve collateral position, Treasury/Balance Sheet Hedging activities.
- i. Approve the hiring and termination of the Chief Risk Officer (CRO). With input from the Chief Executive Officer (CEO), set objectives for CRO, and prepare CRO performance evaluation using Bank's performance standards. Determine the CRO's annual compensation based on the Compensation Committee's philosophy, market data survey, and targeted increases for other members of executive management.
- j. Review, approve and monitor testing of the Company's Business Continuity Program.
- k. Review reports on the Company's third-party relationship risk management program.
- l. Review reports on elements of the Bank's ESG (Environmental, Social, and Governance) Program assigned to the Risk Committee.
- m. The CRO will have unrestricted access to the Risk Committee, and the Committee will ensure executive sessions are scheduled with the CRO, at least annually, and whenever necessary and appropriate.
- n. Review applicable regulatory and audit report findings and monitor any related necessary remediation.
- o. Regularly report to the Board of Directors about Committee activities, issues and related recommendations; and report to the Board any actions taken for its ratification, as necessary.
- p. Review and assess the adequacy of this Charter annually and recommend changes, if any, to the Board of Directors.
- q. Perform an annual self-evaluation of the Committee and report such evaluation to the Nominating and Corporate Governance Committee or to the full Board.
- r. Engage professional advisors, as necessary.

3. CHARTER ELEMENTS

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 and Corporate Governance Committee of the Board and approved by the Board and 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 entire 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.

Meetings

The Committee shall meet at least four times annually, and may hold additional meetings as needed or appropriate. The Committee may ask members of management or outside advisors to attend meetings or provide relevant information. A majority of Committee members shall constitute a quorum. A meeting 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 72 hours prior notice of any meeting, by telephone, e-mail, tele facsimile or any another reasonable effective means. Any member may waive the notice requirement.

Members may participate in any meeting by attendance in person or by means of a telephone or video conference call 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.

4. APPROVAL AND ADOPTION HISTORY

Committee Name	Date of Approval
1. Risk Committee	11/16/16; 11/15/17; 11/28/18; 11/20/19; 11/18/20; 11/17/21; 11/16/22; 11/29/2023; 11/13/2024; 5/21/2025
2.	<i>Date of Next Annual Review November 2025</i>

Policy Owner Job Title	Chief Risk Officer
------------------------	--------------------