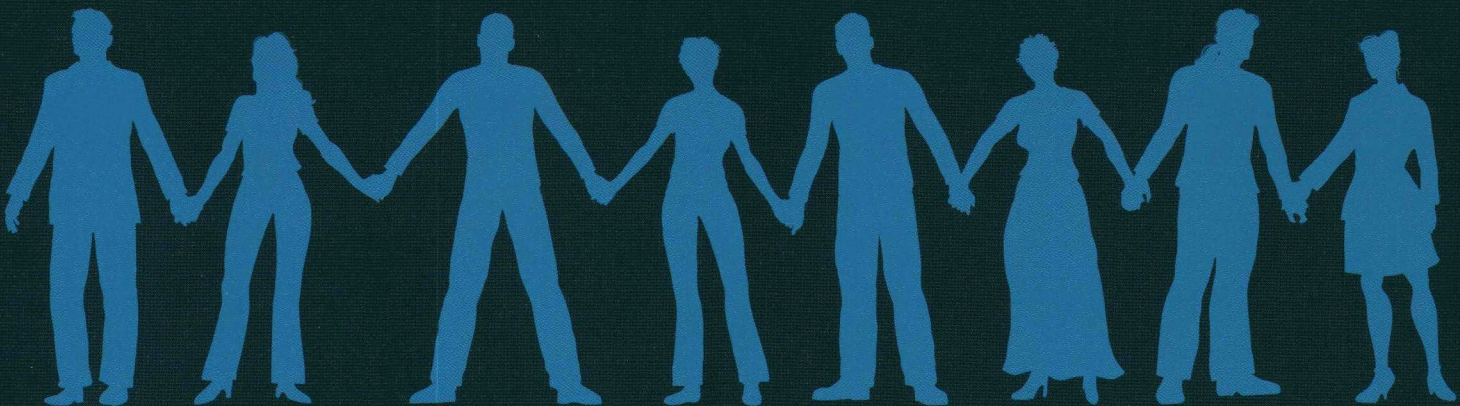


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Northfield
Bancorp

ANNUAL REPORT
2008

UNITED WITH THE COMMUNITY



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STATEN ISLAND, NY LOCATIONS

Bay Street

Camille Albanese, Mgr.
385 Bay St.

Bulls Head

Debra DiSalvatore, Mgr.
1497 Richmond Ave.

Castleton Corners

Evelyn Comiskey, Mgr.
1731 Victory Blvd.

Eltingville

Patricia Forsstrom, Mgr.
4355 Amboy Rd.

Forest Avenue

Mary Ellen Bongailas, Mgr.
1481 Forest Ave.

Greenridge

Carmella Taliento, Mgr.
3227 Richmond Ave.

New Dorp

Jean Ringhoff, Mgr.
2706 Hylan Blvd.

Pathmark

Shopping Mall
Ida Coohill, Mgr.
1351 Forest Ave.

Pleasant Plains

Josephine Lindquist, Mgr.
6420 Amboy Rd.

Prince's Bay

Addie Nastasi, Mgr.
5775 Amboy Rd.

West Brighton

Julie DeStefano, Mgr.
741 Castleton Ave.

NEW JERSEY LOCATIONS

Avenel

Sabrina Elson, Mgr.
1410 St. Georges Ave.

East Brunswick

Joel Mack, Mgr.
755 State Highway 18

Linden

Angie Tsirkas, Mgr.
501 N. Wood Ave.

Milltown

Patricia Antzes, Mgr.
336 Ryders Lane

Monroe Township

Marisa Guagliardo, Mgr.
1600 Perrineville Rd.

Rahway

Maria Weinstein, Mgr.
1515 Irving St.

Woodbridge

Operations Facility
581 Main Street, Suite 810

BROOKLYN, NY LOCATIONS

Bay Ridge

Joan Dalton, Mgr.
8512 Third Ave.

Commercial Loan Center

8517 Fourth Ave., 2nd Floor

NORTHFIELD BANCORP, INC. BOARD OF DIRECTORS

John W. Alexander

Chairman and CEO
Northfield Bancorp, Inc.

Stanley A. Applebaum

Attorney at Law

John R. Bowen

Former Chairman,
President and CEO
Liberty Bancorp, Inc.

Annette Catino

President & CEO
QualCare, Inc.

Gil Chapman

Retired
Auto Executive

John P. Connors, Jr.

Managing Partner
Connors & Connors, PC

John J. DePierro

Consultant
Health Care Industry

Susan Lamberti

Retired Educator
New York City
Board of Education

Albert J. Regen

Former President
Northfield Bank

Patrick E. Scura, Jr.

Retired Audit Partner
KPMG LLP

NORTHFIELD BANCORP, INC. EXECUTIVE MANAGEMENT

John W. Alexander

Chairman and CEO

Kenneth J. Doherty

Executive Vice President
Chief Lending Officer

Steven M. Klein

Executive Vice President
Chief Financial Officer

Michael J. Widmer

Executive Vice President
Operations

Madeline G. Frank

Senior Vice President
Corporate Secretary

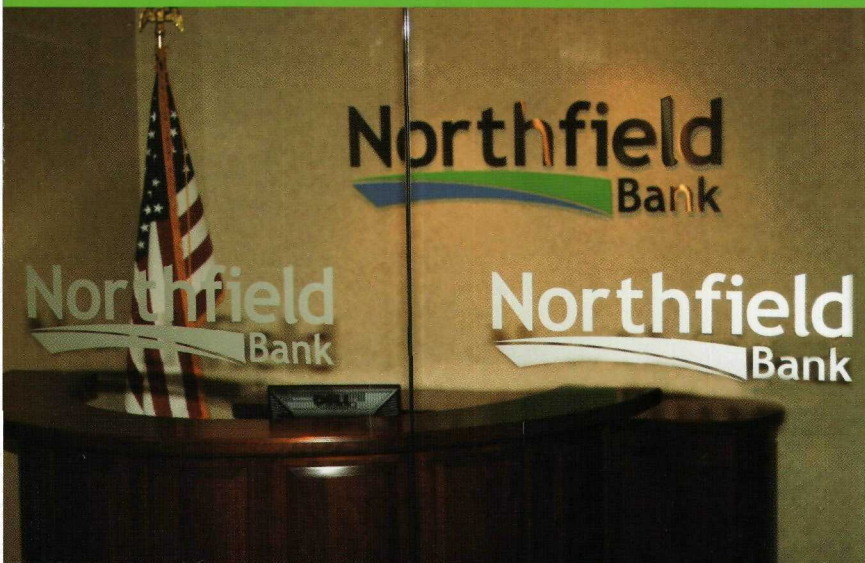
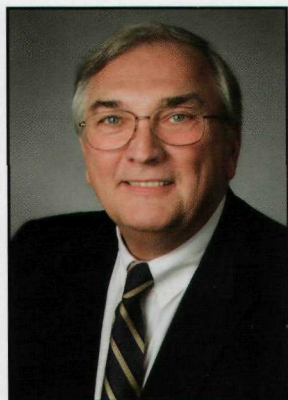


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Dear Fellow Stockholders



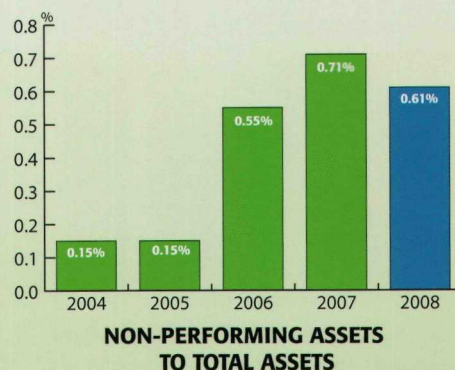
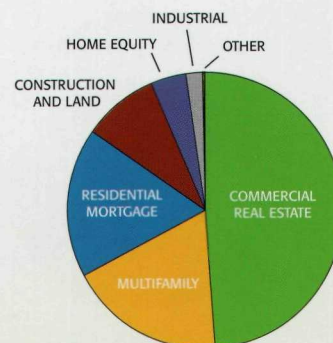
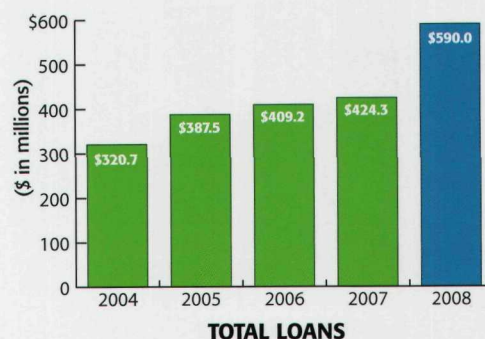
We completed our 121st year in business in 2008, and our first full year as a public company, with approximately \$1.8 billion in assets and \$15.8 million of net income. Northfield Bank's tier 1 core capital ratio of 15.98% and total risk-based capital ratio of 34.8% at December 31, 2008, rank us as one of the most highly capitalized institutions in the country and place our ratios significantly above those necessary

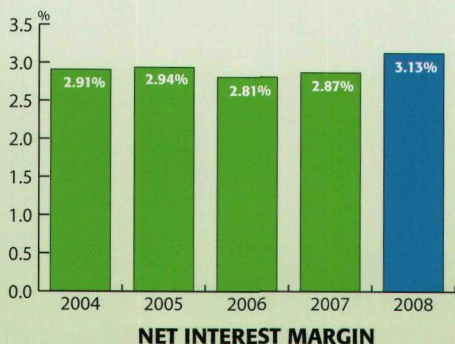
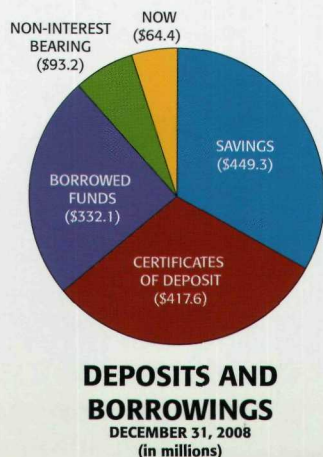
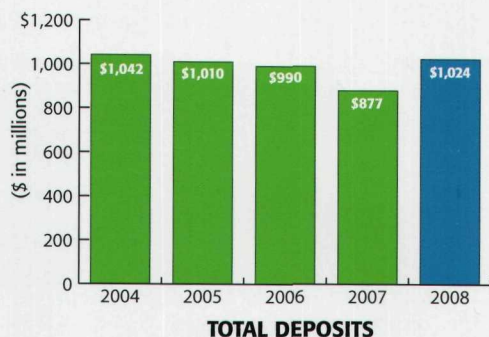
to be considered a "well capitalized" institution. In view of this strong capital position, Northfield did not participate in the U.S. Treasury's "TARP" Capital Purchase Program.

"Our capital ratios rank us as one of the most highly capitalized institutions in the country."

The recent turmoil within the financial services industry has been a source of opportunity for Northfield. Creditworthy borrowers have sought lenders with the ability and willingness to lend and Northfield has responded by making more than \$200 million in loans - the most in our history. Additionally, many consumers sought the security of local community banks as a safe haven for their financial assets. This helped us increase deposits to over \$1 billion, an increase of over \$145 million during the year.

While we experienced unprecedented loan growth, we have not compromised credit quality and have continued to adjust our underwriting standards in response to changes in our marketplace. In addition, we are closely monitoring our asset quality and, when appropriate, working with borrowers to provide assistance to help them meet their obligations through the eco-





economic slowdown. We have also increased the resources available for credit underwriting and monitoring, and have continued to prudently add to our allowance for loan losses.

We continue to place strategic emphasis on the expansion of our branch network within the communities we serve. Construction has begun on two new branch locations in Staten Island - one to relocate an existing branch - and plans are underway for an additional location in New Jersey. These customer-friendly facilities will include state-of-the-art customer service areas, online banking centers, drive-up facilities, and ample customer parking.

"The Bank continues to place strategic emphasis on the expansion of our branch network."

Northfield also is committed to improving the customer experience at our existing branch locations. Exterior renovations were completed in 2008 at our main office in Staten Island and interior renovations are scheduled for several other existing branch locations.

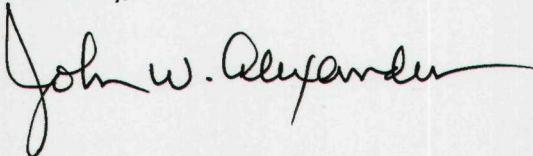
In July 2008, we consolidated most of our operations and administrative functions into a new facility in Woodbridge, New Jersey. Our former administrative offices have been converted to a training facility and office space for the Northfield Bank Foundation.

Northfield is committed to giving back to the communities in which we do business. During 2008, together with the Northfield Bank Foundation, we were able to provide over \$700,000 in financial support to non-profit organizations in Staten Island, Brooklyn, and central New Jersey. This financial support, together with the significant commitment our employees make through board service, fund raising activities and volunteering of their personal time and talents, has improved the quality of life for many in our communities.

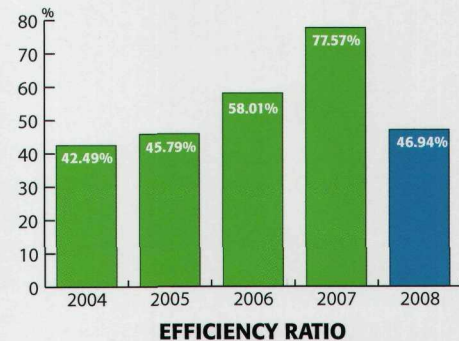
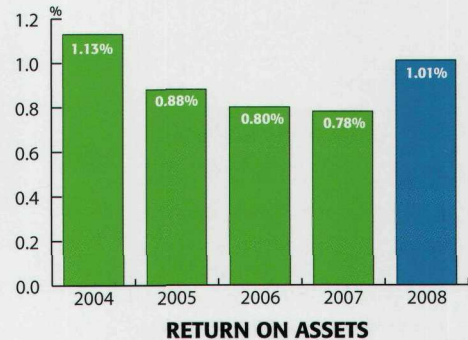
In 2008 we lost three members of the Northfield family - Desiree Rogers, Jack DeSantis, and Arthur Eccleston. Ms. Rogers was a Vice President and Branch Manager who mentored many of our current staff and provided caring assistance to our customers for many years. Jack and Arthur were both former Directors who continued to serve as Directors Emeritus and provided the leadership and counsel that helped make Northfield successful. These individuals were not only important to Northfield but gave tremendously of themselves to their communities. They will be missed.

The success of our company continues to be attributed to our dedicated employees and their commitment to serving our customers and our community. On behalf of the management team and our Board of Directors, we say thank you. We also express our appreciation to you, our stockholders, for your continued confidence.

Sincerely,

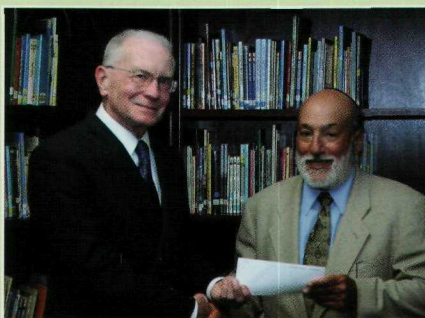


John W. Alexander
Chairman and Chief Executive Officer



Our Community

Northfield Bank has always taken pride in its communities - whether it is joining an organization, providing financial support, or employees spending an afternoon volunteering with a community project. Northfield Bank has always understood that the bank is only as strong as the community it serves.



John Bowen, Northfield Bancorp and Northfield Bank Foundation Board Member, presents a check to the Solomon Schechter Day School of Raritan Valley in East Brunswick, NJ.



John McCormac, Mayor of the Township of Woodbridge, presents a Certificate of Appreciation to John Alexander.



Albert Regen and Patrick Scura of the Northfield Bancorp Board present scholarship funding to St. Peter's College, Jersey City, NJ.

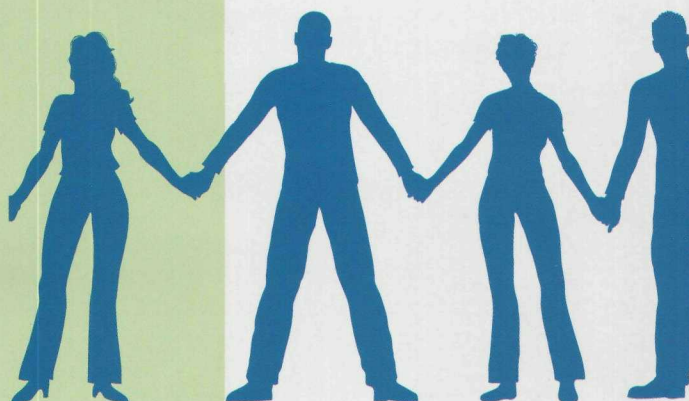


Diane Senerchia and Susan Lamberti of the Northfield Bank Foundation present a new truck to Meals on Wheels of Staten Island.

Northfield
Bancorp

Proudly Supporting:

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American Red Cross
A Very Special Place
CSI Foundation
Eger Foundation
Juvenile Diabetes Research
March of Dimes
On Your Mark
Project Hospitality
RWJUH at Rahway Foundation
SIEDC Conference 08
SINY Film Festival
Snug Harbor Cultural Center
Staten Island Heart Society
Staten Island University Hospital
Staten Island Zoo
Union County College Foundation
And Many More.....



STOCKHOLDER INFORMATION

Corporate Headquarters

Northfield Bancorp, Inc.
1410 St. Georges Avenue
Avenel, New Jersey 07001
(732) 499-7200
www.eNorthfield.com

Annual Meeting of Stockholders

The 2009 Annual Meeting of Stockholders of Northfield Bancorp, Inc. has been set for 10:00 a.m., local time, on May 27, 2009. The 2009 Annual Meeting of Stockholders will be held at the Hilton Garden Inn, located at 1100 South Avenue, Staten Island, New York 10314. The voting record date is April 20, 2009.

Persons may obtain a copy, free of charge, of the Northfield Bancorp, Inc. 2008 Annual Report and Form 10-K (excluding exhibits) as filed with the Securities and Exchange Commission by contacting:

Eileen Bergin
Director of Corporate Governance
(732) 499-7200 x2515
ebergin@eNorthfield.com

Stockholder Inquiries

For information regarding your shares of common stock of Northfield Bancorp, Inc., please contact:

Eileen Bergin
Director of Corporate Governance
(732) 499-7200 x2515
ebergin@eNorthfield.com

Stock Listing

Northfield Bancorp, Inc. common stock is traded on the NASDAQ Global Select Market under the symbol NFBK.

Registrar and Transfer Agent

Registrar and Transfer Company
10 Commerce Drive
Cranford, New Jersey 07016
(800) 368-5948
www.rtc.com

Independent Registered Public Accounting Firm

KPMG LLP
150 JFK Parkway
Short Hills, New Jersey 07078

NORTHFIELD BANK OFFICERS

John Alexander
Chairman &
Chief Executive Officer

Kenneth Doherty
Executive Vice President
Chief Lending Officer

Steven Klein
Executive Vice President
Chief Financial Officer

Michael Widmer
Executive Vice President
Operations

Donna Foster
Senior Vice President
BSA Officer

Madeline Frank
Senior Vice President
Human Resources

William Graber
Senior Vice President
Commercial Lending

Percy Keynton
Senior Vice President
Internal Auditor

Robin Lefkowitz
Senior Vice President
Business Development

Eileen Merkent
Senior Vice President
Commercial Lending

Kathleen Owsiany
Senior Vice President
Branch Administration

Harshana Senanayake
Senior Vice President
Chief Information Officer

Jeffrey Schnorbus
Senior Vice President
Treasurer

Cliff Zoller
Senior Vice President
Commercial Lending

Patricia Antzes
Vice President
Branch Manager

Eileen Bergin
Vice President
Corporate Governance

Mary Ellen Bongailas
Vice President
Branch Manager

David Ceci
Vice President
Compliance Officer

Sandra Chin
Vice President
Residential Lending

Evelyn Comiskey
Vice President
Branch Manager

Ida Coohill
Vice President
Branch Manager

Joan Dalton
Vice President
Branch Manager

Julie DeStefano
Vice President
Branch Manager

Patricia Forsstrom
Vice President
Branch Manager

Jane Gamble
Vice President
Security and Property

James Green
Vice President
Home Equity Lending

Stephen Hefler
Vice President
Credit Administration

William Jacobs
Vice President
Controller

Denny John
Vice President
Information Technology

Damien Kane
Vice President
Marketing

Lisa LaMantia
Vice President
Branch Administration

Josephine Lindquist
Vice President
Branch Manager

Joel Mack
Vice President
Branch Manager

Richard Maida
Vice President
Assistant Controller

Raymond Meisch
Vice President
Credit Department

Addie Nastasi
Vice President
Branch Manager

Jean Ringhoff
Vice President
Branch Manager

Catherine Ruta
Vice President
Commercial Lending

Larry Sherman
Vice President
Commercial Lending

Carmella Taliento
Vice President
Branch Manager

Angie Tsirkas
Vice President
Branch Manager

Robert Pavics
Deputy Auditor

Jane DeLuca
Assistant Vice President
Auditing

Debra DiSalvatore
Assistant Vice President
Branch Manager

Camille Albanese
Assistant Vice President
Branch Manager

Sabrina Elson
Assistant Vice President
Branch Manager

Sebastian Gallitto
Assistant Vice President
Commercial Lending

Marisa Guagliardo
Assistant Vice President
Branch Manager

Robert Nilsen
Assistant Vice President
Assistant Controller

Maria Weinstein
Assistant Vice President
Branch Manager

Eileen Yeagle
Assistant Vice President
Loan Servicing

Kim Hendricks
Training & Development
Specialist

Marie Henrickson
Escrow Officer



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