



CODE OF CONDUCT AND ETHICS FOR SENIOR FINANCIAL OFFICERS

1. POLICY STATEMENT

a. Introduction

The purpose of this “Code of Conduct and Ethics for Senior Financial Officers” (this “Code”) for Northfield Bancorp, Inc. and Northfield Bank (together with their affiliates, the “Company”) is to ensure that the Company’s “Senior Financial Officers” (as defined herein) are committed to the highest standards of integrity and professionalism when conducting and reporting the financial affairs of the Company. This Code supplements the Company’s corporate-wide Code of Conduct and Ethics for Employees, Officers and Directors. Please see the Code of Conduct and Ethics for Employees, Officers and Directors for risk tolerances, training, sanctions and resource matters not covered in this Code.

For purposes of this Code, the term “Senior Financial Officer” includes each of the following officers of the Company with the title of Vice President or higher:

- Chief Executive Officer (Principal Executive Officer)
- President
- Chief Financial Officer (Principal Financial and Accounting Officer)
- Controller
- Any other person performing such functions

b. Standards of Conduct

Each Senior Financial Officer of the Company shall be bound by the following standards of integrity and professionalism when conducting and reporting the Company’s financial affairs:

- **Honest and Ethical Conduct**

Each Senior Financial Officer shall engage in honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between his or her personal and professional relationships.

- **Full, Fair, Accurate, Timely, and Understandable Disclosure**

Each Senior Financial Officer shall, to the best of his or her knowledge and ability, promote full, fair, accurate, timely, and understandable disclosures in reports and documents that the Company files with or submits to the Securities and Exchange Commission, to other regulatory agencies, and in other public communications made by the Company.

- **Compliance with Laws, Rules, and Regulations**

Each Senior Financial Officer shall, to the best of his or her knowledge and ability, promote full compliance with applicable governmental laws, rules, and regulations.

- **Accountability**

Each Senior Financial Officer shall be held accountable for adherence to this Code.

2. ROLES & RESPONSIBILITIES - No less than annually this Code is submitted for approval by the Nominating and Corporate Governance Committee of the Company and for adoption by the Board of Directors of the Company (sometimes referred to as the “Board of Directors”). The policy owner is the Corporate Secretary. The Audit Committee is responsible for administering and enforcing this Code. The Chief Internal Auditor reports to the directors regularly. Each of the Senior Financial Officers, the Corporate Secretary and the Chair of the Audit Committee have roles and responsibilities under this Code.

3. POLICY ELEMENTS

- **Reporting of Code Violations**

Subject to federal law and regulations related to whistleblowers, each Senior Financial Officer should promptly report any known or suspected violation of this Code to the Company’s Audit Committee of the Board of Directors using the confidential “whistleblower” procedures established by the Company for reporting questionable accounting or auditing practices or other significant business concerns. Where possible and appropriate, the identity of any person who reports a known or suspected violation of this Code as provided herein will be kept anonymous. The Company prohibits retaliation of any kind against individuals who have a reasonable belief that the information provided relates to a possible ethical violation or other known or suspected illegal conduct that has occurred, is ongoing or is about to occur.

- **Waivers of this Code**

A “waiver of this Code” is defined as a material departure from a provision of this Code. As a general rule, a waiver of this Code will not be approved unless necessary and warranted. It is anticipated that waivers will be granted only under exceptional or limited circumstances. Please see the Code of Conduct and Ethics for Employees, Officers and Directors for the procedure. The Company will disclose any waiver of this Code in the manner required by then-applicable law, rule or listing standard.

- **Acknowledgement Requirement**

No less than annually all Senior Financial Officers are required to affirmatively acknowledge receipt, understanding and compliance with this Code in substantially the form of acknowledgement annexed hereto.

4. EXCEPTIONS TO THIS POLICY

Please refer to the section entitled “Waivers of this Code” (See Section (3)).

5. RELATED POLICIES

- A. Code of Conduct and Ethics for Employees, Officers, and Directors
- B. Whistleblower Policy and Reporting Procedures

6. APPROVAL AND ADOPTION HISTORY

	Date of Approval
1. Nominating and Corporate Governance Committee of the Board of Directors	11/24/09, 11/22/10, 7/27/11, 12/20/11, 2/27/13, 12/18/13, 11/19/14, 12/16/15, 11/16/16, 11/15/17, 11/28/18, 1/29/20, 11/18/20, 11/17/21, 2/22/23, 11/15/23, 11/27/24, 11/19/25.
2. Board Adoption	11/24/09, 11/22/10, 7/27/11, 12/20/11, 2/27/13, 12/18/13, 11/19/14, 12/16/15, 11/16/16, 11/15/17, 11/28/18, 11/18/20, 11/17/21, 2/22/23, 11/29/23, 12/4/24, 11/19/25.
3. Date of Next Annual Review 11/18/26	



ACKNOWLEDGEMENT

Your Personal Commitment to Our Code of Conduct and Ethics for Senior Financial Officers

I acknowledge that I have received and will comply with the Code of Conduct and Ethics for Senior Financial Officers. I understand and agree that the Code of Conduct and Ethics for Senior Financial Officers is not an employment contract between the Company or, without limitation, Northfield Bank and me.

President and Chief Executive Officer (Principal Executive Officer)

Date: _____

Chief Financial Officer (Principal Financial and Accounting Officer)

Date: _____

Controller

Date: _____
