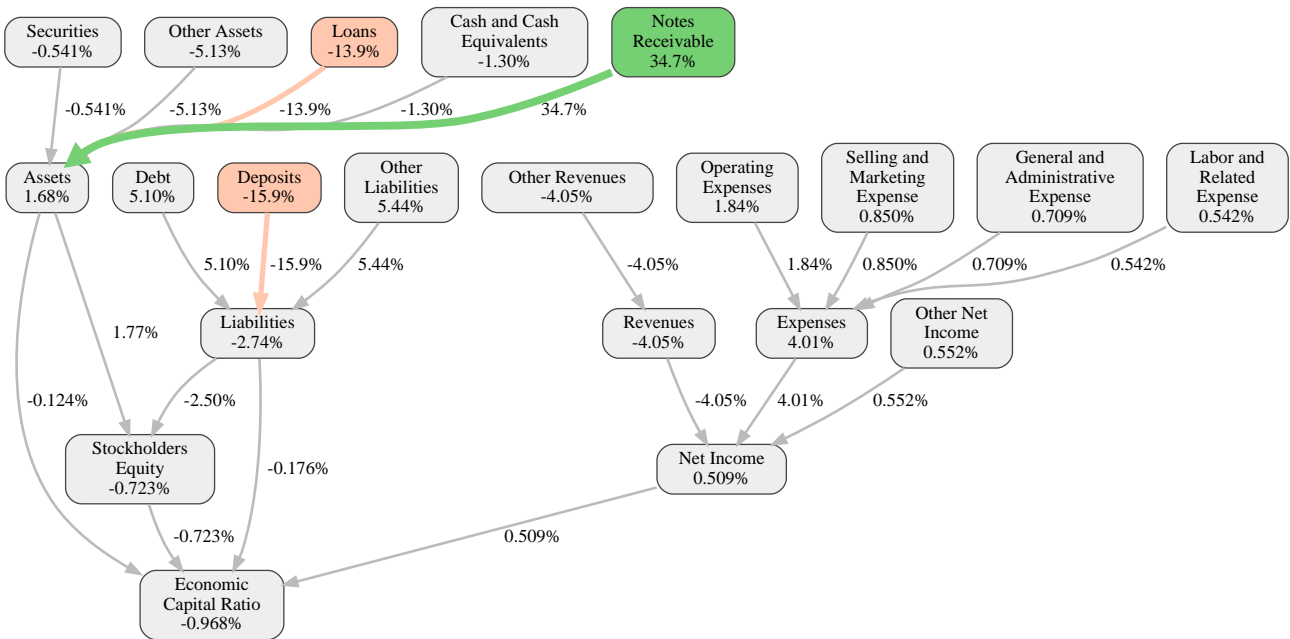




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SAVINGS & CREDIT 2023

Northfield Bancorp Inc.
Rank 40 of 96





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The relative strengths and weaknesses of Northfield Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Northfield Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 35% points. The greatest weakness of Northfield Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.97% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	45,799
Debt	0
Deposits	4,150,219
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	41,961
Loans	0
Notes Receivable	4,201,076
Occupancy	13,241
Operating Expenses	0
Other Assets	1,354,418
Other Compr. Net Income	-50,394
Other Expenses	39,481
Other Liabilities	749,684
Other Net Income	152,350
Other Revenues	9,457
Professional Fees	3,846
Securities	0
Selling and Marketing Expense	2,159

Output Variable	Value in 1000 USD
Assets	5,601,293
Liabilities	4,899,903
Expenses	100,688
Revenues	9,457
Stockholders Equity	701,390
Net Income	61,119
Comprehensive Net Income	10,725
Economic Capital Ratio	6.9%