NEW YORK COMMUNITY BANCORP, INC.®

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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NEW YORK COMMUNITY BANCORP, INC.
TO REPORT THIRD QUARTER 2023 EARNINGS AND HOST CONFERENCE CALL ON OCTOBER 26TH

Hicksville, N.Y., October 2, 2023 – New York Community Bancorp, Inc. (NYSE: NYCB) (the "Company") today announced that it expects to issue its earnings release for the three and nine months ended September 30, 2023 at approximately 7:00 a.m. Eastern Time (ET) on Thursday, October 26, 2023. The release will be posted to the Investor Relations portion of the Company's website, ir.myNYCB.com, upon issuance.

The Company will conduct a conference call at 8:30 a.m. (ET) on the same date, during which President and Chief Executive Officer Thomas R. Cangemi and Senior Executive Vice President and Chief Financial Officer John Pinto will discuss the Company's third quarter 2023 performance. The conference call will be simultaneously webcast at ir.myNYCB.com and archived through 5:00 p.m. on November 22, 2023.

Conference Call Details:

Conference ID for Live and Replay:	8007549
Dial-in for Live Call:	
Domestic:	(888) 440-5675
International:	(646) 960-0268
Dial-in for Replay:	
Availability:	October 26 (10:30 a.m.) – October 30 (11:59 p.m.)
Domestic:	(800) 770-2030
International:	(647) 362-9199

About New York Community Bancorp, Inc.

New York Community Bancorp, Inc. is the parent company of Flagstar Bank, N.A., one of the largest regional banks in the country. The Company is headquartered in Hicksville, New York with regional headquarters in Troy, Michigan. At June 30, 2023, the Company had $118.8 billion of assets, $84.9 billion of loans, deposits of $88.5 billion, and total stockholders' equity of $11.1 billion.

Flagstar Bank, N.A. operates 436 branches, including strong footholds in the Northeast and Midwest and exposure to high growth markets in the Southeast and West Coast. Flagstar Mortgage operates nationally through a wholesale network of approximately 3,000 third-party mortgage originators. In addition, the Bank has 132 private banking teams located in over 10 cities in the metropolitan New York City region and on the West Coast, which serve the needs of high-net worth individuals and their businesses.

New York Community Bancorp, Inc. has market-leading positions in several national businesses, including multi-family lending, mortgage origination and servicing, and warehouse lending. The Company is the 2nd largest multi-family portfolio lender in the country and the leading multi-family portfolio lender in the New York City market area, where it specializes in rent-regulated, non-luxury apartment buildings. Flagstar Mortgage is the 8th largest bank originator of residential mortgages for the 12-months ending June 30, 2023, while we are the industry's 5th largest sub-servicer of mortgage loans nationwide, servicing 1.6 million accounts with $426 billion in unpaid principal balances. Additionally, the Company is the 2nd largest mortgage warehouse lender nationally based on total commitments.