NEW YORK COMMUNITY BANCORP, INC.

NEWS RELEASE

102 Duffy Avenue, Hicksville, NY 11801 ● Phone: (516) 683-4420 ● www.myNYCB.com

FOR IMMEDIATE RELEASE

Investor and Media Contact: Salvatore J. DiMartino
(516) 683-4286

NEW YORK COMMUNITY BANCORP, INC.
TO REPORT FOURTH QUARTER 2022 EARNINGS AND HOST CONFERENCE CALL ON JANUARY 31ST

Hicksville, N.Y., January 3, 2023 – New York Community Bancorp, Inc. (NYSE: NYCB) (the "Company") today announced that it expects to issue its earnings release for the three and twelve months ended December 31, 2022 at approximately 7:00 a.m. Eastern Time (ET) on Tuesday, January 31, 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 fourth quarter 2022 performance. The conference call will be simultaneously webcast at ir.myNYCB.com and archived through 5:00 p.m. on February 28, 2023.

Conference Call Details:

Dial-in for Live Call:

Domestic:	(877) 407-8293
International:	(201) 689-8349

Dial-in for Replay:

Availability:	January 31 (12:30 p.m.) – February 4 (11:59 p.m.)
Access Code:	13734952
Domestic:	(877) 660-6853
International:	(201) 612-7415

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. Proforma, at September 30, 2022, the Company had $88.4 billion of assets, $66.0 billion of loans, deposits of $58.3 billion, and total stockholders' equity of $9.3 billion.

Flagstar Bank, N.A. operates 395 branches across nine states, including strong footholds in the Northeast and Midwest and exposure to high growth markets in the Southeast and West Coast. Through its Flagstar Mortgage division, the Company operates nationally through 81 retail home lending offices and a wholesale network of approximately 3,000 third-party mortgage originators.

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 second-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 7th largest bank originator of residential mortgages for the 12-months ending September 30, 2022, while we are the industry's 5th largest sub-servicer of mortgage loans nationwide, servicing 1.4 million accounts with $360 billion in unpaid principal balances. Additionally, the Company is the 2nd largest mortgage warehouse lender nationally based on total commitments.