

NEWS RELEASE

FOR IMMEDIATE RELEASE

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FLAGSTAR FINANCIAL, INC. TO REPORT SECOND QUARTER 2025 EARNINGS AND HOST CONFERENCE CALL ON JULY 25TH

HICKSVILLE, N.Y., July 7, 2025 – Flagstar Financial, Inc. (NYSE: FLG) (the “Company”) today announced that it plans to issue results for the three and six months ended June 30, 2025 at approximately 6:00 a.m. Eastern Time (ET) on Friday, July 25, 2025. The earnings release and presentation will be posted to the Investor Relations portion of the Company’s website, ir.flagstar.com shortly after issuance.

The Company will conduct a conference call at 8:00 a.m. (ET) on the same date, during which Chairman, President, and Chief Executive Officer, Joseph M. Otting and Senior Executive Vice President and Chief Financial Officer, Lee Smith will discuss the Company’s second quarter 2025 performance.

Conference Call Dial-In Instructions:

Once you dial-in to the call, please enter the conference ID (5857240) and press #. You will then be prompted to provide your name and company name before being placed directly into the call. Participants should dial-in at least 15 minutes in advance of the call start time.

The conference call will be simultaneously webcast at ir.flagstar.com and archived through 5:00 p.m. on August 22, 2025.

Conference Call Details:

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|------------------------|---|
| Conference ID: | 5857240 |
| Dial-in for Live Call: | |
| Domestic | (888) 596-4144 |
| International | (646) 968-2525 |
| Dial-in for Replay: | |
| Availability | July 25 (11:00 a.m.) – July 29 (11:59 p.m.) |
| Domestic | (800) 770-2030 |
| International | (609) 800-9909 |



About Flagstar Financial, Inc.

Flagstar Financial, 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. At March 31, 2025, the Company had \$97.6 billion of assets, \$67.1 billion of loans, deposits of \$73.9 billion, and total stockholders' equity of \$8.2 billion. Flagstar Bank, N.A. operates approximately 400 locations across nine states, with strong footholds in the greater New York/New Jersey metropolitan region and in the upper Midwest, along with a significant presence in fast-growing markets in Florida and the West Coast.