Flagstar Bank, N.A.

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NEWS RELEASE

FOR IMMEDIATE RELEASE

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FLAGSTAR BANK, N.A. TO REPORT SECOND QUARTER 2026 EARNINGS AND HOST CONFERENCE CALL ON JULY 24TH

HICKSVILLE, N.Y., July 8, 2026 – Flagstar Bank, N.A., (NYSE: FLG) (the "Bank") today announced that it plans to issue results for the three and six months ended June 30, 2026 at approximately 6:00 a.m. Eastern Time (ET) on Friday, July 24, 2026. The earnings release and presentation will be posted to the Investor Relations portion of the Bank's website, ir.flagstar.com shortly after issuance.

The Bank will conduct a conference call at 8:00 a.m. (ET) on the same date, during which Executive Chairman and Chief Executive Officer, Joseph Otting; Co-President, Co-Chief Operating Officer, and Chief Financial Officer, Lee Smith; and Co-President, Co-Chief Operating Officer, and Chief Banking Officer, Richard Raffetto, will discuss the Bank's second quarter 2026 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 21, 2026.

Conference Call Details:

Conference ID:	5857240
Dial-in for Live Call:	
Domestic	(888) 596-4144
International	(646) 968-2525
Dial-in for Replay:	
Availability	July 24 (11:00 a.m.) – July 28 (11:59 p.m.)
Domestic	(800) 770-2030
International	(609) 800-9909

Flagstar Bank, N.A.

Flagstar Bank, N.A. is one of the largest regional banks in the country and is headquartered in Hicksville, New York. At March 31, 2026, the Bank had $87.1 billion of assets, $60.7 billion of loans, deposits of $66.8 billion, and total stockholders' equity of $8.1 billion. Flagstar Bank, N.A. operates approximately 340 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.