

NEWS RELEASE

FOR IMMEDIATE RELEASE

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FLAGSTAR FINANCIAL, INC. DECLARES QUARTERLY CASH DIVIDENDS ON ITS COMMON STOCK AND PREFERRED STOCKS

HICKSVILLE, N.Y., July 25, 2025 – Flagstar Financial, Inc. (NYSE: FLG) (the “Company”) today announced that its Board of Directors declared a quarterly cash dividend of \$0.01 per share on the Company's common stock. The dividend is payable on September 17, 2025, to common stockholders of record as of September 7, 2025.

In addition, the Board of Directors declared quarterly cash dividends on three series of its preferred stock.

- A quarterly cash dividend on its Fixed-to-Floating Rate Noncumulative Perpetual Preferred Stock, Series A (NYSE: FLG PRA) at the rate of \$15.94 per preferred share, which equates to \$0.3984 for each depositary share. Each depositary share represents a 1/40th ownership interest in a share of the Series A preferred stock. The dividend is payable on September 17, 2025, to holders of record of Series A preferred stock as of September 7, 2025.
- A quarterly cash dividend on its Series B Noncumulative Convertible Preferred Stock of \$3.3333 per share. The dividend is payable on September 17, 2025, to holders of record of Series B preferred stock as of September 7, 2025.
- A quarterly cash dividend on its Series D Non-Voting Common Equivalent Stock of \$3.3333 per share. The dividend is payable on September 17, 2025, to holders of record of Series D preferred stock as of September 7, 2025.

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 June 30, 2025, the Company had \$92.2 billion of assets, \$64.4 billion of loans, deposits of \$69.7 billion, and total stockholders' equity of \$8.1 billion. Flagstar Bank, N.A. operates approximately 360 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.