



102 Duffy Avenue, Hicksville, NY 11801 • Phone: (516) 683-4420 • flagstar.com

NEWS RELEASE

FOR IMMEDIATE RELEASE

Investor Contact:

Salvatore J. DiMartino
(516) 683-4286

Media Contact:

Steven Bodakowski
(248) 312-5872

FLAGSTAR BANK, N.A. TO REPORT FOURTH QUARTER 2025 EARNINGS AND HOST CONFERENCE CALL ON JANUARY 30TH

HICKSVILLE, N.Y., January 14, 2026 – Flagstar Bank, N.A., (NYSE: FLG) (the “Company”) today announced that it plans to issue results for the three and twelve months ended December 31, 2025 at approximately 6:00 a.m. Eastern Time (ET) on Friday, January 30, 2026. 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 fourth 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 February 27, 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	January 30 (11:00 a.m.) – February 3 (11:59 p.m.)
Domestic	(800) 770-2030
International	(609) 800-9909



About 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 September 30, 2025, Flagstar Financial, Inc., the former holding company for the Bank, on a consolidated basis, had \$91.7 billion of assets, \$63.2 billion of loans, deposits of \$69.2 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 the growth markets of Florida and the Southwest.