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NEWS RELEASE

FOR IMMEDIATE RELEASE

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FLAGSTAR BANK, N.A. TO PARTICIPATE AT THE BANK OF AMERICA SECURITIES 2026 FINANCIAL SERVICES CONFERENCE

HICKSVILLE, N.Y., February 3, 2026 – Flagstar Bank, N.A. (NYSE: FLG) (the “Bank”) will participate in the Bank of America Securities 2026 Financial Services Conference in Miami, Florida on Tuesday, February 10, 2026.

Senior Executive Vice President and Chief Financial Officer, Lee Smith and Senior Executive Vice President & President of Commercial and Private Banking, Richard Raffetto, are scheduled to take part in a fireside chat-style discussion at 3:30 p.m. Eastern Time.

A simultaneous webcast of the presentation will be available at the Company’s website, ir.flagstar.com. A replay of the webcast will be available within 24-hours of the conclusion of the presentation and will be archived at the Company’s website, together with the accompanying PowerPoint slides, through 5:00 p.m., on Tuesday, March 10, 2026.

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 December 31, 2025, the Bank had \$87.5 billion of assets, \$61.0 billion of loans, deposits of \$66.0 billion, and total stockholders' equity of \$8.1 billion. Flagstar Bank, N.A. operates approximately 340 locations across ten 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.