NEW YORK COMMUNITY BANCORP, INC.

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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NEW YORK COMMUNITY BANCORP, INC.
DECLARES A QUARTERLY CASH DIVIDEND ON ITS PREFERRED STOCK

Hicksville, N.Y., November 20, 2023 – The Board of Directors of New York Community Bancorp, Inc. (NYSE: NYCB) (the "Company") announced the declaration of a quarterly cash dividend on its Fixed-to-Floating Rate Non-Cumulative Perpetual Preferred Stock, Series A (NYSE: NYCB PA) 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 will be payable on December 17, 2023 to shareholders of record as of December 7, 2023.

About New York Community Bancorp, Inc.

New York Community Bancorp, 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 with regional headquarters in Troy, Michigan. At September 30, 2023, the Company had $111.2 billion of assets, $85.9 billion of loans, deposits of $82.7 billion, and total stockholders' equity of $11.0 billion.

Flagstar Bank, N.A. operates 436 branches, including strong footholds in the Northeast and Midwest and exposure to high growth markets in the Southeast and West Coast. Flagstar Mortgage operates nationally through a wholesale network of approximately 3,000 third-party mortgage originators. In addition, the Bank has 134 private banking teams located in over 10 cities in the metropolitan New York City region and on the West Coast, which serve the needs of high-net worth individuals and their businesses.

New York Community Bancorp, Inc. has market-leading positions in several national businesses, including multi-family lending, mortgage origination and servicing, and warehouse lending. The Company is the 2nd largest multi-family portfolio lender in the country and the leading multi-family portfolio lender in the New York City market area, where it specializes in rent-regulated, non-luxury apartment buildings. Flagstar Mortgage is the 7th largest bank originator of residential mortgages for the 12-months ending September 30, 2023, while we are the industry's 5th largest sub-servicer of mortgage loans nationwide, servicing 1.6 million accounts with $412 billion in unpaid principal balances. Additionally, the Company is the 2nd largest mortgage warehouse lender nationally based on total commitments.