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 21, 2022 – 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, 2022 to shareholders of record as of December 7, 2022.

About New York Community Bancorp, Inc.

Based in Hicksville, N.Y., New York Community Bancorp, Inc. is a leading producer of multi-family loans on non-luxury, rent-regulated apartment buildings in New York City, and the parent of New York Community Bank. At September 30, 2022, the Company reported assets of $63.0 billion, loans of $49.0 billion, deposits of $41.7 billion, and stockholders' equity of $6.7 billion.

Reflecting our growth through a series of acquisitions, the Company operates 237 branches through eight local divisions, each with a history of service and strength: Queens County Savings Bank, Roslyn Savings Bank, Richmond County Savings Bank, Roosevelt Savings Bank, and Atlantic Bank in New York; Garden State Community Bank in New Jersey; Ohio Savings Bank in Ohio; and AmTrust Bank in Florida and Arizona.