

NEWS RELEASE

FOR IMMEDIATE RELEASE

Investor Contact:

Salvatore J. DiMartino
(516) 683-4286

Media Contact:

Nicole Yelland
(248) 219-9234

FLAGSTAR BANK COLLECTS OVER 2,000 LBS OF NON-PERISHABLE FOOD FOR FORGOTTEN HARVEST

Kroger announced it will match Flagstar donations pound-for-pound resulting in 4,000 meals for metro Detroit families in need.

Hicksville, N.Y., October 9, 2024 – Flagstar Bank, N.A., the bank subsidiary (the “Bank”) of New York Community Bancorp, Inc., (NYSE: NYCB) (the “Company”), today announced the food drive held in partnership with Soaring Eagle Arts, Beats & Eats Festival, a metro Detroit celebration of art, music, food and community, at participating bank branches successfully collected over 2,000 pounds of food for Forgotten Harvest. In a generous collaboration, event partner, Kroger matched the donations pound-for-pound, resulting in a total of over 4,000 pounds of food – equivalent to 4,000 meals – donated to Forgotten Harvest benefitting local families facing food insecurity.

“We take great pride in giving back to the communities we serve,” said Reggie Davis, Senior Executive Vice President and President, Consumer and Small Business Banking. “Flagstar Bank’s sponsorship of Arts, Beats & Eats not only allows us to celebrate local cultural diversity, but also serves as a collection point for a food drive that embodies our actions. We’re proud of our achievements at this year’s festival, excited to have expanded our impact through our partnership with Kroger, and look forward to what we can accomplish together in the future.”

Flagstar Bank has proudly sponsored Arts, Beats & Eats since 1998 and is honored to continue as a presenting sponsor of this vibrant, family-friendly event that brings the community together. The bank’s long-standing commitment to the festival reflects its broader mission of giving back, particularly in support of the arts and culture that enrich lives.

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. At June 30, 2024,

the Company had \$119.1 billion of assets, \$82.4 billion of loans, deposits of \$79.0 billion, and total stockholders' equity of \$8.4 billion.

Flagstar Bank, N.A. operates over 400 branches, including a significant presence in the Northeast and Midwest and locations in high growth markets in the Southeast and West Coast. In addition, the Bank has approximately 90 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.

Cautionary Note Regarding Forward-Looking Statements

The foregoing disclosures may include forward-looking statements within the meaning of the federal securities laws by the Company pertaining to such matters as our goals, intentions, and expectations regarding (a) revenues, earnings, loan production, asset quality, liquidity position, capital levels, risk analysis, divestitures, acquisitions, and other material transactions, among other matters; (b) the future costs and benefits of the actions we may take; (c) our assessments of credit risk and probable losses on loans and associated allowances and reserves; (d) our assessments of interest rate and other market risks; (e) our ability to execute on our strategic plan, including the sufficiency of our internal resources, procedures and systems; (f) our ability to attract, incentivize, and retain key personnel and the roles of key personnel; (g) our ability to achieve our financial and other strategic goals, including those related to our merger with Flagstar Bancorp, Inc., which was completed on December 1, 2022, our acquisition of substantial portions of the former Signature Bank through an FDIC-assisted transaction, and our ability to fully and timely implement the risk management programs institutions greater than \$100 billion in assets must maintain; (h) the effect on our capital ratios of the approval of certain proposals approved by our shareholders during our 2024 annual meeting of shareholders; (i) the conversion or exchange of shares of the Company's preferred stock; (j) the payment of dividends on shares of the Company's capital stock, including adjustments to the amount of dividends payable on shares of the Company's preferred stock; (k) the availability of equity and dilution of existing equity holders associated with amendments to the 2020 Omnibus Incentive Plan; and (l) the terms associated with, and potential future grants of, employment inducement award grants.

Forward-looking statements are typically identified by such words as "believe," "expect," "anticipate," "intend," "plan," "outlook," "estimate," "forecast," "project," "should," and other similar words and expressions, and are subject to numerous assumptions, risks, and uncertainties, which change over time. Additionally, forward-looking statements speak only as of the date they are made; the Company does not assume any duty, and does not undertake, to update our forward-looking statements. Furthermore, because forward-looking statements are subject to assumptions and uncertainties, actual results or future events could differ, possibly materially, from those anticipated in our statements, and our future performance could differ materially from our historical results.

Our forward-looking statements are subject to, among others, the following principal risks and uncertainties: general economic conditions and trends, either nationally or locally; conditions in the

securities, credit and financial markets; changes in interest rates; the inability of the Bank and Nationstar to execute the transaction contemplated by the MSR Purchase Agreement and Asset Purchase Agreement or satisfy customary closing conditions; changes in deposit flows, and in the demand for deposit, loan, and investment products and other financial services; changes in real estate values; changes in the quality or composition of our loan or investment portfolios, including associated allowances and reserves; changes in future allowance for credit losses requirements under relevant accounting and regulatory requirements; the ability to pay future dividends; changes in our capital management and balance sheet strategies and our ability to successfully implement such strategies; changes in our strategic plan, including changes in our internal resources, procedures and systems, and our ability to successfully implement such plan; changes in competitive pressures among financial institutions or from non-financial institutions; changes in legislation, regulations, and policies; the success of our blockchain and fintech activities, investments and strategic partnerships; the restructuring of our mortgage business; the impact of failures or disruptions in or breaches of the Company's operational or security systems, data or infrastructure, or those of third parties, including as a result of cyberattacks or campaigns; the impact of natural disasters, extreme weather events, military conflict (including the Russia/Ukraine conflict, the conflict in Israel and surrounding areas, the possible expansion of such conflicts and potential geopolitical consequences), terrorism or other geopolitical events; and a variety of other matters which, by their nature, are subject to significant uncertainties and/or are beyond our control. Our forward-looking statements are also subject to the following principal risks and uncertainties with respect to our merger with Flagstar Bancorp, which was completed on December 1, 2022, and our acquisition of substantial portions of the former Signature Bank through an FDIC-assisted transaction: the possibility that the anticipated benefits of the transactions will not be realized when expected or at all; the possibility of increased legal and compliance costs, including with respect to any litigation or regulatory actions related to the business practices of acquired companies or the combined business; diversion of management's attention from ongoing business operations and opportunities; the possibility that the Company may be unable to achieve expected synergies and operating efficiencies in or as a result of the transactions within the expected timeframes or at all; and revenues following the transactions may be lower than expected. Additionally, there can be no assurance that the Community Benefits Agreement entered into with NCRC, which was contingent upon the closing of the Company's merger with Flagstar Bancorp, Inc., will achieve the results or outcome originally expected or anticipated by us as a result of changes to our business strategy, performance of the U.S. economy, or changes to the laws and regulations affecting us, our customers, communities we serve, and the U.S. economy (including, but not limited to, tax laws and regulations).

More information regarding some of these factors is provided in the Risk Factors section of our Annual Report on Form 10-K/A for the year ended December 31, 2023, Quarterly Report on Form 10-Q for the quarter ended June 30, 2024, and in other SEC reports we file. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss in this release, during investor presentations, or in our SEC filings, which are accessible on our website and at the SEC's website, www.sec.gov.