NEW YORK COMMUNITY BANCORP, INC.®

NEWS RELEASE

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NEW YORK COMMUNITY BANK RANKED HIGHEST IN OVERALL CUSTOMER SATISFACTION IN THE NEW YORK TRI-STATE REGION BY J.D. POWER

Hicksville, N.Y., April 8, 2022 – New York Community Bancorp, Inc. (NYSE: NYCB) (the "Company"), the parent of New York Community Bank (the "Bank") announced today that the Bank was named as the top retail bank in the New York tri-state region (New York, New Jersey, and Connecticut) based on overall customer satisfaction in the J.D. Power 2022 U.S. Retail Banking Satisfaction Study,[SM] which was released yesterday. The Bank received the highest satisfaction score in the New York tri-state region, based on several criteria, scoring 42 points higher than the region average.

Commenting on the results, New York Community Bancorp, Inc. Chairman, President, and Chief Executive Officer Thomas R. Cangemi stated: "We are very satisfied with this award recognizing New York Community Bank as the top bank in the tri-state New York region in terms of overall customer satisfaction. This honor is even more satisfying given that the recognition comes from our customers and underscores our customer first philosophy. The award not only demonstrates our commitment to serving our customers, it also shows how all of our team members go above and beyond to support our customers and address their financial needs, especially during tough economic times. The J.D. Power award comes on the heels of several other retail banking accolades the Bank received over the past year, reflecting the on-going success of our updated retail banking strategy."

The J.D. Power U.S. Retail Banking Satisfaction Study analyzes retail banking customers' satisfaction with their primary financial institution. Now in its 17th year, the study was redesigned for 2022. It measures satisfaction across seven factors (in order of importance): trust; people; account offerings; allowing customers to bank how and when they want; saving time and money; digital channels; and resolving problems or complaints. The study is based on responses from 101,587 retail banking customers of the largest banks in the United States regarding their experiences with their retail bank. It was fielded from April 2021 to January 2022.

About New York Community Bancorp, Inc.

Based in Hicksville, NY, 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 December 31, 2021, the Company reported assets of $59.5 billion, loans of $45.7 billion, deposits of $35.1 billion, and stockholders' equity of $7.0 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.