NEW YORK COMMUNITY BANCORP, INC.

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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JASON BIRNBAUM APPOINTED PRESIDENT OF THE PRIVATE BANK AT FLAGSTAR BANK, N.A.

ERIC HOWELL TO TRANSITION TO A NON-EXECUTIVE ADVISORY ROLE

Hicksville, N.Y., November 9, 2023 – Flagstar Bank, N.A. ("Flagstar"), the bank subsidiary of New York Community Bancorp, Inc. (NYSE: NYCB) (the "Company") announced today the appointment of Jason Birnbaum to Executive Vice President and President of the Private Bank effective immediately. In his new role, Jason will be responsible for the day-to-day management and oversight of all private client banking teams. He joined Flagstar earlier this year from First Republic Bank, after a 16-year tenure, where he led a team of private bankers, catering to a wide variety of clients, including high-net worth individuals and their businesses. With more than 25 years' experience in private banking, he is a well-respected industry veteran with a proven track record in winning and growing businesses. He succeeds Senior Executive Vice President and President of Commercial and Private Banking, Eric Howell, who will transition to a non-executive advisory role for the Company.

Senior Executive Vice President and President of Banking, Reggie Davis will assume responsibility and oversight of the Private Banking Group, with Jason reporting directly to him. Mr. Davis stated, "The Private Banking Group is a core business at Flagstar, with talented and dedicated teammates, who deliver tremendous value to their clients, and that will not change. I look forward to working with Jason in developing a best-in-class single-point-of-contact private client model with a one bank, one team client-focused approach."

Commenting on the changes, President and Chief Executive Officer, Thomas R. Cangemi stated, "I am thankful to Eric for his contribution and commitment to helping clients and teammates succeed during his short time at Flagstar. I look forward to his continued contributions as a valued advisor and everyone at the Company wishes him continued success."

"Jason possesses the necessary business acumen and expertise for this role and has demonstrated the ability to motivate and inspire his teams to success. I am confident that, working closely with Reggie, Jason will strengthen and elevate our Private Banking Group" said Mr. Cangemi.

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.