Flagstar Bank, N.A.

NEWS RELEASE

FOR IMMEDIATE RELEASE

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FLAGSTAR BANK, N.A. DECLARES QUARTERLY CASH DIVIDENDS ON ITS COMMON STOCK AND PREFERRED STOCKS

NEW YORK, N.Y., October 28, 2026 – Flagstar Bank, N.A. (NYSE: FLG) (the "Bank") today announced that its Board of Directors declared a quarterly cash dividend of $0.01 per share on the Bank's common stock. The dividend is payable on December 17, 2026, to common stockholders of record as of December 7, 2026.

In addition, the Board of Directors declared quarterly cash dividends on three series of its preferred stock.

- A quarterly cash dividend on its Fixed-to-Floating Rate Noncumulative Perpetual Preferred Stock, Series A (NYSE: FLG PRA) 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 is payable on December 17, 2026, to holders of record of Series A preferred stock as of December 7, 2026.

- A quarterly cash dividend on its Series B Noncumulative Convertible Preferred Stock of $3.3333 per share. The dividend is payable on December 17, 2026, to holders of record of Series B preferred stock as of December 7, 2026.

- A quarterly cash dividend on its Series D Non-Voting Common Equivalent Stock of $3.3333 per share. The dividend is payable on December 17, 2026, to holders of record of Series D preferred stock as of December 7, 2026.

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Flagstar Bank, N.A. is one of the largest regional banks in the country. At September 30, 2026, the Bank had $87.4 billion of assets, $62.1 billion of loans, deposits of $67.8 billion, and total stockholders' equity of $7.6 billion. Flagstar Bank, N.A. operates approximately 320 retail locations and 20 Private Banking Offices across nine states, with strong footholds in the greater New York/New Jersey metropolitan region and in the upper Midwest, along with a significant presence in fast-growing markets in Florida and the West Coast.