



**NEW YORK COMMUNITY  
BANCORP, INC.**

# NEWS RELEASE

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FOR IMMEDIATE RELEASE

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**NEW YORK COMMUNITY BANCORP, INC.**  
**PRESIDENT AND CHIEF EXECUTIVE OFFICER JOSEPH R. FICALORA**  
**TO SPEAK AT BANK OF AMERICA MERRILL LYNCH INVESTOR CONFERENCE**

Westbury, N.Y., November 6, 2015 – New York Community Bancorp, Inc. (NYSE: NYCB) (the “Company”) today announced that its President and Chief Executive Officer, Joseph R. Ficalora, will participate in the Bank of America Merrill Lynch Banking and Financial Services Conference to be held on Wednesday, November 18th, in Manhattan.

During his presentation, which is scheduled to begin at 11:40 a.m. Eastern Standard Time, Mr. Ficalora will discuss the Company’s third quarter 2015 performance and the anticipated pro forma benefits of the strategic actions it recently announced, including its proposed merger with Astoria Financial Corporation (NYSE: AF).

A simultaneous webcast of the presentation will be available at the Company’s website, [ir.myNYCB.com](http://ir.myNYCB.com). A replay of the webcast will be available later in the day and will be archived at the Company’s website, together with the accompanying PowerPoint slides, through December 2, 2015.

**About New York Community Bancorp, Inc.**

One of the largest U.S. bank holding companies, with assets of \$49.0 billion, New York Community Bancorp, Inc. is a leading producer of multi-family loans on rent-regulated buildings in New York City and the parent of New York Community Bank and New York Commercial Bank. With deposits of \$28.3 billion and 269 branches in Metro New York, New Jersey, Florida, Ohio, and Arizona, the Company also ranks among the largest depositories in the United States.

Reflecting its growth through a series of acquisitions, the Community Bank currently operates through seven local divisions, each with a history of service and strength: Queens County Savings Bank, Roslyn Savings Bank, Richmond County Savings Bank, and Roosevelt Savings Bank in New York; Garden State Community Bank in New Jersey; Ohio Savings Bank in Ohio; and AmTrust Bank in Florida and Arizona. Similarly, New York Commercial Bank currently operates 18 of its 30 New York-based branches under the divisional name Atlantic Bank. Additional information about the Company and its bank subsidiaries is available at [www.myNYCB.com](http://www.myNYCB.com) and [www.NewYorkCommercialBank.com](http://www.NewYorkCommercialBank.com).

**Cautionary Statements Regarding Forward-Looking Information**

The information presented herein, on the webcast, and in other related communications may contain certain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, the expected completion date, financial benefits, and other effects of the proposed merger of New York Community Bancorp, Inc. (“New York Community”) and Astoria Financial Corporation (“Astoria Financial”).

Forward-looking statements can be identified by the use of the words “anticipate,” “expect,” “intend,” “estimate,” “target,” and words of similar import. Forward-looking statements are not historical facts but instead express only management’s beliefs regarding future results or events, many of which, by their nature, are inherently uncertain and outside of management’s control. It is possible that actual results and outcomes may differ, possibly materially, from the anticipated results or outcomes indicated in these forward-looking statements.

Factors that may cause such a difference include, but are not limited to, the reaction to the transaction of the companies’ customers, employees, and counterparties; customer disintermediation; inflation; expected synergies, cost savings, and other financial benefits of the proposed transaction might not be realized within the expected timeframes or might be less than projected; the requisite stockholder and regulatory approvals for the proposed transaction might not be obtained; credit and interest rate risks associated with New York Community’s and Astoria Financial’s respective businesses, customers, borrowings, repayment, investment, and deposit practices, and general economic conditions, either nationally or in the market areas in which New York Community and Astoria Financial operate or anticipate doing business, are less favorable than expected; new regulatory or legal requirements or obligations; and other risks and important factors that could affect New York Community’s and Astoria Financial’s future results are identified in their Annual Reports on Form 10-K for the year ended December 31, 2014 and in other reports filed with the Securities and Exchange Commission (“SEC”).

Forward-looking statements are made only as of the date of the presentation, and neither New York Community nor Astoria Financial undertakes any obligation to update any forward-looking statements contained in the presentation to reflect events or conditions after the date hereof.