



**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 BARCLAYS INVESTOR CONFERENCE**

Westbury, N.Y., May 11, 2016 – New York Community Bancorp, Inc. (NYSE: NYCB) (the “Company”) today announced that President and Chief Executive Officer Joseph R. Ficalora will participate in the Barclays Americas Select Franchise Conference to be held on Wednesday, May 18th, in London.

During his presentation, which is scheduled to begin at 11:10 a.m. British Summer Time (6:10 a.m. Eastern Daylight Time), Mr. Ficalora will discuss the Company’s business strategies, including its pending merger with Astoria Financial Corporation (NYSE: AF), and its first quarter 2016 financial performance.

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 June 1, 2016.

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

One of the 25 largest U.S. bank holding companies, with assets of \$48.5 billion, 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 and New York Commercial Bank. With deposits of \$29.0 billion and 256 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 Statement Regarding Forward-Looking Language**

The information to be presented at the conference mentioned herein, the related webcast, and in other related communications may include forward-looking statements by the Company and our authorized officers pertaining to such matters as our goals, intentions, and expectations regarding revenues, earnings, loan production, asset quality, capital levels, and acquisitions, among other matters, including the proposed merger with Astoria Financial; our estimates of future costs and benefits of the actions we may take; our assessments of probable losses on loans; our assessments of interest rate and other market risks; and our ability to achieve our financial and other strategic goals.

Forward-looking statements are typically identified by such words as “believe,” “expect,” “anticipate,” “intend,” “outlook,” “estimate,” “forecast,” “project,” 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 the following principal risks and uncertainties: general economic conditions and trends, either nationally or locally; conditions in the securities markets; changes in interest rates; 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; changes in competitive pressures among financial institutions or from non-financial institutions; our ability to obtain the necessary shareholder and regulatory approvals of any acquisitions we may propose, including regulatory approval of the proposed Astoria Financial merger; our ability to successfully integrate any assets, liabilities, customers, systems, and management personnel we may acquire into our operations, and our ability to realize related revenue synergies and cost savings within expected time frames; changes in legislation, regulations, and policies; and a variety of other matters which, by their nature, are subject to significant uncertainties and/or are beyond our control.

More information regarding some of these factors is provided in the Risk Factors section of our Form 10-K for the year ended December 31, 2015 and in other SEC reports we file, which are accessible on our website and at the SEC’s website, [www.sec.gov](http://www.sec.gov).