



**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 10, 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 Bank of America Merrill Lynch Future of Financials 2016 Conference to be held on Wednesday, November 16th, in New York.

The presentation, which will take the form of a conversation with Bank of America Merrill Lynch analyst Ebrahim Poonawala, will begin at 10:45 a.m. Eastern Standard Time. The conversation is expected to cover a variety of industry- and Company-related topics, including current business trends and market conditions.

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 November 30, 2016.

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

One of the largest U.S. bank holding companies, with assets of \$49.5 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 \$29.1 billion and 255 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, on 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 can be identified by the use of the words “anticipate,” “expect,” “intend,” “estimate,” “target,” and other 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, 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; new regulatory or legal requirements or obligations; the reaction of the companies’ customers, employees, and counterparties to the proposed merger with Astoria Financial; customer disintermediation; inflation; expected synergies, cost savings, and other financial benefits of the proposed Astoria Financial merger might not be realized within the expected time frames or might be less than projected; the requisite regulatory approvals for the proposed Astoria Financial merger might not be obtained, or might not be obtained on a timely basis; 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 reports we file with the U.S. Securities and Exchange Commission (the “SEC”), which are accessible on our website and at the SEC’s website, [www.sec.gov](http://www.sec.gov).

Our forward-looking statements are made only as of the date of this conference, the related webcast, and other related communications, and the Company does not undertake any obligation to update any forward-looking statements contained herein to reflect events or conditions after the date hereof.