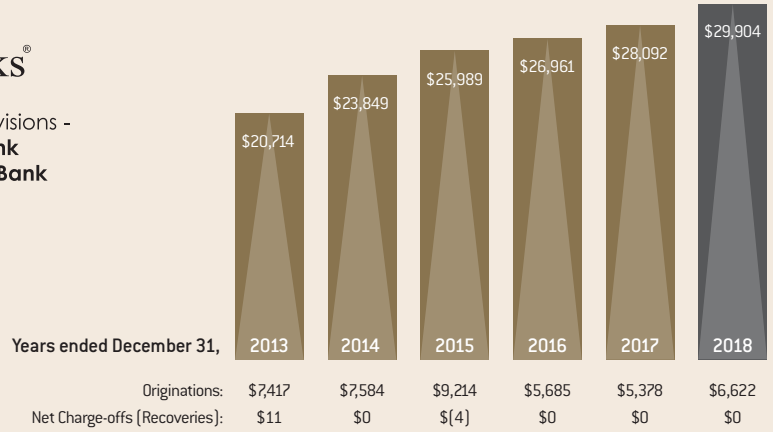


# The Family of Banks<sup>®</sup>

New York Community Bank • Member FDIC and its divisions -  
**Queens County Savings Bank • Roslyn Savings Bank**  
**Richmond County Savings Bank • Roosevelt Savings Bank**  
**Atlantic Bank • Garden State Community Bank**  
**Ohio Savings Bank • AmTrust Bank**

## MULTI-FAMILY LOAN PORTFOLIO

(in millions)

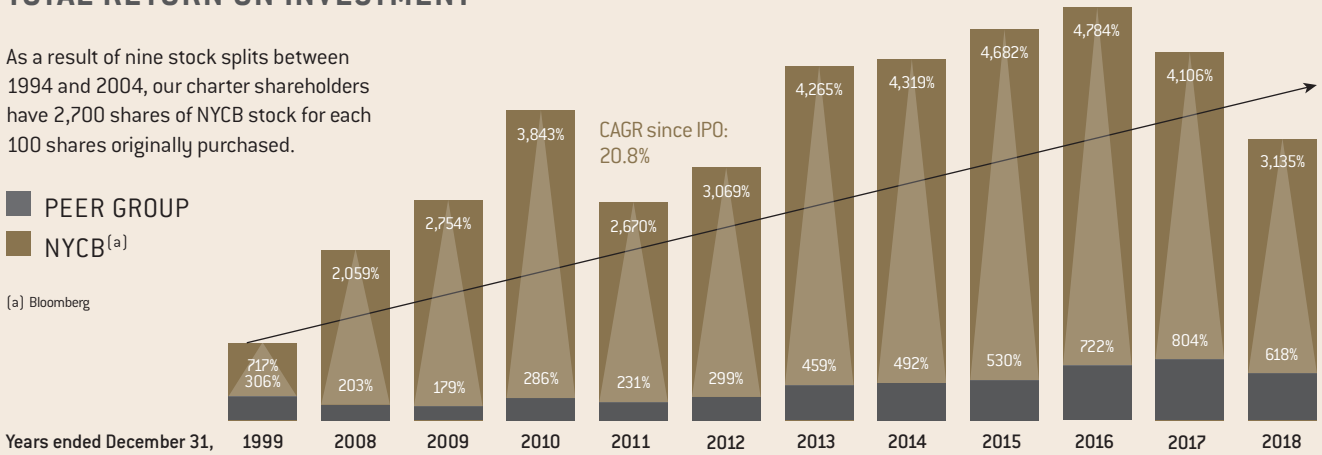


## TOTAL RETURN ON INVESTMENT

As a result of nine stock splits between 1994 and 2004, our charter shareholders have 2,700 shares of NYCB stock for each 100 shares originally purchased.

■ PEER GROUP  
 ■ NYCB<sup>(a)</sup>

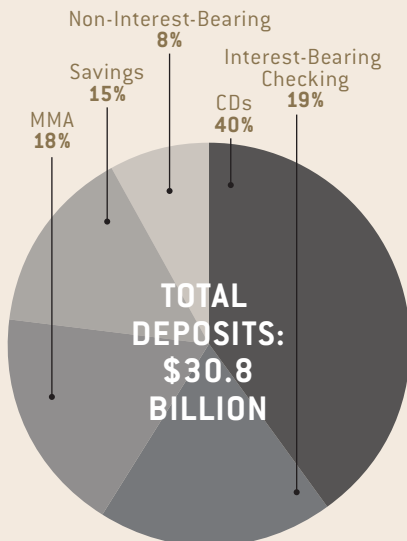
(a) Bloomberg



## DEPOSITS

(for the year ended December 31, 2018)

Average cost of interest-bearing deposits: 1.66%



## LOANS

(for the year ended December 31, 2018)

Average yield on all loan: 3.77%

