

# A NEW ENERGY IN BANKING

New York Community Bancorp, Inc. is the parent company of Flagstar Bank, N.A., one of the largest regional banks in the country. The Company is headquartered in Hicksville, New York with regional headquarters in Troy, Michigan. At December 31, 2022, the Company had \$90.1 billion of assets, \$69.0 billion of loans, deposits of \$58.7 billion, and total stockholders' equity of \$8.8 billion.

Flagstar Bank, N.A. operates 395 branches across nine states, including strong footholds in the Northeast and Midwest and exposure to high growth markets in the Southeast and West Coast. Flagstar Mortgage operates nationally through a wholesale network of approximately 3,000 third-party mortgage originators.

New York Community Bancorp, Inc. has market-leading positions in several national businesses, including multi-family lending, mortgage origination and servicing, and warehouse lending. The Company is the second-largest multi-family portfolio lender in the country and the leading multi-family portfolio lender in the New York City market area, where it specializes in rent-regulated, non-luxury apartment buildings. Flagstar Mortgage is the 8th largest bank originator of residential mortgages for the 12-months ended December 31, 2022, while we are the industry's 6th largest sub-servicer of mortgage loans nationwide, servicing 1.4 million accounts with \$346 billion in unpaid principal balances. Additionally, the Company is the 2nd largest mortgage warehouse lender nationally based on total commitments.

On March 20, 2023, the Company announced that Flagstar Bank, N.A. acquired certain assets and assumed certain liabilities of the former Signature Bank from the FDIC. The purchase included approximately \$38 billion of assets, including \$25 billion in cash and \$13 billion in mostly commercial loans. In addition, it assumed approximately \$34 billion of deposits, its wealth management and broker-dealer business, and all of their 40 locations. The transaction includes all of legacy Signature Bank's core deposit relationships, including both the New York and West Coast Private Banking teams.

On the Cover (Beginning top left, clockwise): Milwaukee Skyline, Wisconsin; Downtown Detroit, Michigan; Miami Beach, Florida; Monument Valley, Arizona; Atlantic City Boardwalk, New Jersey; Statue of Liberty, New York; Hollywood Hills, California; Soliders' and Sailors' Monument, Indiana; Rock and Roll Hall of Fame, Ohio

