

ENVIRONMENTAL GOAL

Flagstar Bank, National Association, a wholly owned subsidiary of New York Community Bancorp, Inc. (“Flagstar”) is committed to reducing the environmental impacts and incorporating sustainability throughout our operations. In order to minimize our environmental footprint, reducing energy consumption and promoting renewable energy sources is crucial since the majority of our operational footprint is related to the energy used to operate our branches and headquarter facilities.

In 2023, Flagstar has announced our commitment to a 30% reduction in operational energy consumption (branches and headquarter facilities) and a 30% reduction in Scope 1 & 2 Greenhouse Gas emissions by 2030 compared to a 2019 baseline. To achieve this goal, Flagstar will be continuing to promote energy efficiency measures and pursue renewable energy sources to provide green energy to our facilities.

Please refer to our [Environmental Statement](#) and [Sustainability](#) section of our ESG Report for additional details regarding our commitment to sustainability.