

## Statement of Vendor Principles

New York Community Bancorp, Inc., its affiliate Flagstar Bank, N.A., and subsidiaries and affiliates of each of them (collectively, the “Company”), require its directors, officers, and employees to conduct the Company’s business in accordance with high standards of integrity and ethics. Accordingly, the Company expects all vendors it engages to conduct their business responsibly and to commit to acting with integrity, honesty, and transparency when providing services to the Company. To meet this commitment, vendors should adhere to the following principles:

- **Maintaining Business Integrity** – Vendors may not provide anything of value as an enticement when soliciting the Company’s business (exceptions: meal and/or entertainment in connection with a bona fide business discussion, gifts of reasonable value related to commonly recognized events or holidays).
- **Avoiding Conflicts of Interest** – Vendors must avoid any potential or actual conflicts of interest with Company, its employees and customers. Vendor must report any actual or potential conflict of interest to their principal Company contact. The Company may suspend any pending contract negotiations between a vendor and the Company until such matters are resolved to our satisfaction.
- **Maintaining the Confidentiality of Company Information and Business Records** – Vendors must maintain Company’s confidential information, whether in hard copy or digital format, in accordance with contract requirements and applicable law and report any breach of confidentiality to the Company promptly upon learning of same.
- **Maintaining the Integrity of Company Information and Business Records** – Vendors must maintain accurate financial books and business records relating to their transactions with the Company, including, where applicable, in accordance with accepted accounting practices.
- **Complying with Law** – Vendors must comply with all laws, rules and regulations applicable to their business and their relationship with the Company.
- **Promoting Human Rights** – Vendors should respect and promote human rights in accordance with the principles outlined in the United Nations’ Universal Declaration of Human Rights. Vendors, including their selection of sub-contractors, must not utilize, and must have policies in place to prevent, forced labor, bonded labor, or child labor or any form of modern slavery. Vendors should also adhere to minimum wage policies prescribed by applicable laws and regulations.
- **Providing a Workplace free from Sexual Harassment** – Vendors must not engage in sexual abuse or harassment and retaliation. Vendors must have policies in place to prevent sexual abuse or harassment and retaliation as well as disciplinary guidelines for the handling of such situations.
- **Promoting Workplace Diversity** – Vendors, including their selection of sub-contractors, must not engage in unlawful discrimination in hiring or employment practices and must encourage hiring of qualified individuals without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status or disability.
- **Promoting Vendor Diversity** – Vendors, including their selection of subcontractors, should make every effort to maintain a vendor diversity program to promote and foster partnerships with historically underrepresented groups. As part of a vendor diversity program, written reports, including but not limited to, the vendor’s spend with diverse businesses, should be maintained.
- **Providing Safe Working Conditions** – Vendors must provide a safe work place environment that minimizes the risk of accidents and exposure to health risks.

- **Promoting “Green” Activities** – Vendors should, where possible, use raw materials and natural resources in a responsible manner, offer recycling and reuse programs, promote reduction/elimination of waste in packaging, promote water reduction initiatives, provide products that are energy efficient, and consolidate materials shipped to the Company. Vendors should also set GHG emission reduction targets, track energy usage and GHG emissions in accordance with the GHG Protocol, and utilize renewable energy sources when possible. Refer to <https://www.flagstar.com/esg/environmental/sustainability.html> for the Company’s initiatives and achievements related to environmental sustainability.
  
- **Complying with Environmental Regulations** – Vendors must comply with the environmental laws, rules and regulations applicable to their relationship with the Company.