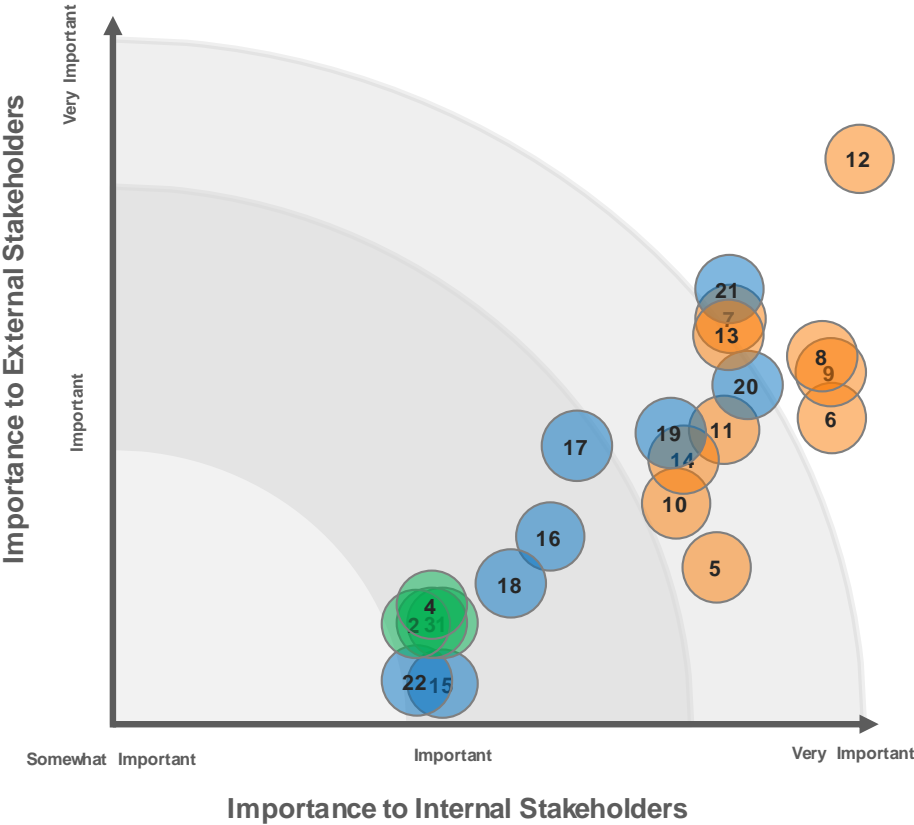


# Flagstar's ESG Materiality Matrix



- 1 Sustainability
- 12 Customer Expectations
- 2 Renewable Energy
- 13 Business Resilience
- 3 Climate Change
- 14 Public Health
- 4 Products
- 15 Supplier Diversity
- 5 DEI
- 16 Corporate ESG
- 6 Employee Acquisition
- 17 Corporate IR
- 7 Health Safety Wellness
- 18 Board ESG
- 8 Culture Values
- 19 Transparent Disclosure
- 9 Human Rights
- 20 Business Technology
- 10 Philanthropy
- 21 Marketing Selling
- 11 Inclusion Accessibility
- 22 Supply Chain

● Environmental ● Social ● Governance