

Joseph R. Ficalora, President & Chief Executive Officer

Born on August 12, 1946 in Corona, Queens, New York, Joseph R. Ficalora is the President and Chief Executive Officer and a director of New York Community Bancorp – the 24th largest bank holding company in the nation – and of its subsidiaries, New York Community Bank and New York Commercial Bank. Under Mr. Ficalora’s leadership, the Company has evolved from a mutual savings bank with seven branches in Queens and Nassau Counties to a publicly traded multi-bank holding company with 253 branch offices serving consumers and businesses throughout Metro New York, New Jersey, Florida, Ohio, and Arizona, including 223 branches of the Community Bank, the largest U.S. thrift.

Since 1965, when he joined the Community Bank, Mr. Ficalora has been instrumental in its evolution, holding various positions of increasing responsibility across all lines of operations. Named President and Chief Operating Officer of the Community Bank in 1989, he spearheaded the establishment of New York Community Bancorp four years later, and has served as President and Chief Executive Officer of the Company since its inception on July 20, 1993. From January 2007 through December 2010, Mr. Ficalora also served as Chairman of the Company, a position he had held previously, from July 1993 through July 2001.

A graduate of Pace University with a degree in business and finance, Mr. Ficalora provides leadership to several professional banking organizations. He currently serves as a Member Director of the Federal Home Loan Bank of New York, a member of the American Bankers Council of the American Bankers Association, a member of the American Bankers Association’s Government Relations Council Administrative Committee, and is a director of the New York Bankers Association, also serving as Chairman of its Metropolitan Area Division. Mr. Ficalora also serves on the Board of Trustees of Pace University, the Boards of Directors of the New York Community Bank Foundation, the Richmond County Savings Foundation, Pentegra Retirement Trust, and Peter B. Cannell & Co., Inc., an investment advisory firm. In addition, he is a member of the Board of Pentegra Services, Inc.

Mr. Ficalora also is an active participant in community affairs. He has been a member of the Board of Directors of the Queens Chamber of Commerce since 1990, and previously served on its Executive Committee. In addition, Mr. Ficalora serves on the Boards of Directors of the Foreign

Policy Association and Flushing Cemetery, the Board of Directors, the Executive Committee, and the Development Committee of New York-Presbyterian/Queens, the Board of Trustees and the Finance and Audit Committee of the New York Hall of Science, the Board of Trustees and the Audit Committee of the Museum of the Moving Image, and the Advisory Council of the Queens Museum of Art.

Through Mr. Ficalora's personal foundation as well as his participation in various foundations, over \$1 million has been dedicated to Italian charitable organizations in support of educational and cultural programs, cancer research, food drives and disaster relief. The Columbus Citizens Foundation honored Mr. Ficalora for his dedication to his Italian heritage at their 2004 Columbus Day Celebration, and was named honorary Gala Co-Chair in 2010. In 2017, the National Organization of Italian American Women recognized Mr. Ficalora with their Friend of NOIAW award at their annual luncheon.

Mr. Ficalora is the former Vice Chairman of the Federal Home Loan Bank of New York, a former member of the Board of Directors of the American Bankers Association, the Thrift Institutions Advisory Council of the Federal Reserve Board in Washington, and the Federal Reserve Bank of New York Thrift Institutions Advisory Panel. He is also the former Chairman of the New York State Savings Forum for Operations Audit Control, the former Chairman of CBANYS, as well as the former Chairman of CBANYS' Auditors and Comptrollers Forum, the former Chairman of the SBLI Fund, the former Director of Computhrift Corporation, and past President and Director of the MSB Fund. In addition, he has previously served as President of the Queens Library Foundation and as Chairman of the Board and of the Administrative Committee of the Queens Borough Public Library.