

Investor Meetings



November 2022

Small enough to know you.
Large enough to help you.®

Safe Harbor Statement

“Safe Harbor” Statement under the Private Securities Litigation Reform Act of 1995: Statements in this Presentation relating to plans, strategies, economic performance and trends, projections of results of specific activities or investments and other statements that are not descriptions of historical facts may be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking information is inherently subject to risks and uncertainties, and actual results could differ materially from those currently anticipated due to a number of factors, which include, but are not limited to, risk factors discussed in the Company’s Annual Report on Form 10-K for the fiscal year ended December 31, 2021 and in other documents filed by the Company with the Securities and Exchange Commission from time to time. Forward-looking statements may be identified by terms such as “may”, “will”, “should”, “could”, “expects”, “plans”, “intends”, “anticipates”, “believes”, “estimates”, “predicts”, “forecasts”, “goals”, “potential” or “continue” or similar terms or the negative of these terms. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. The Company has no obligation to update these forward-looking statements.

Flushing Savings 90+ Year History

Flushing Savings Bank Opened on June 1, 1929



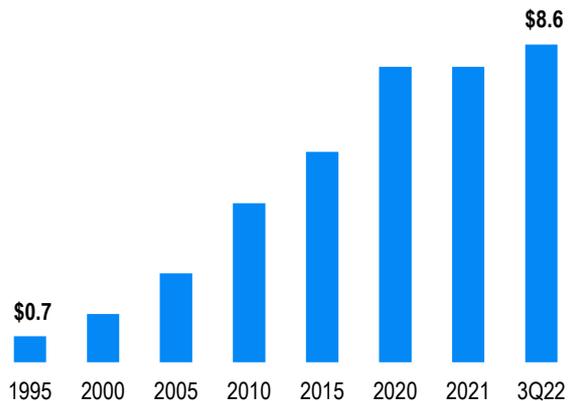
Celebrating 20 years as Public Company in 2015



26 Year Track Record of Steady Growth

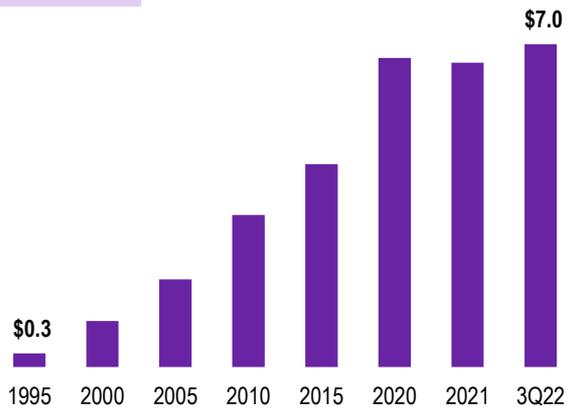
Assets (\$B)

10% CAGR



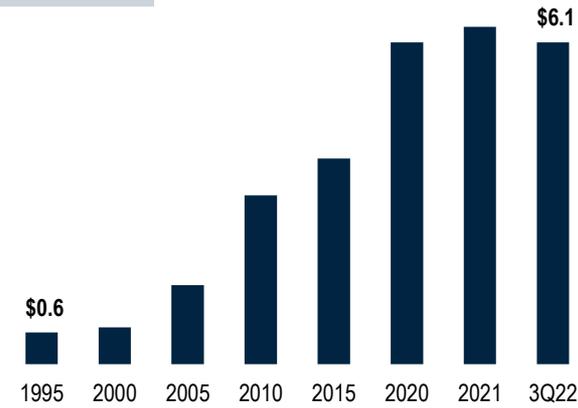
Total Gross Loans (\$B)

13% CAGR



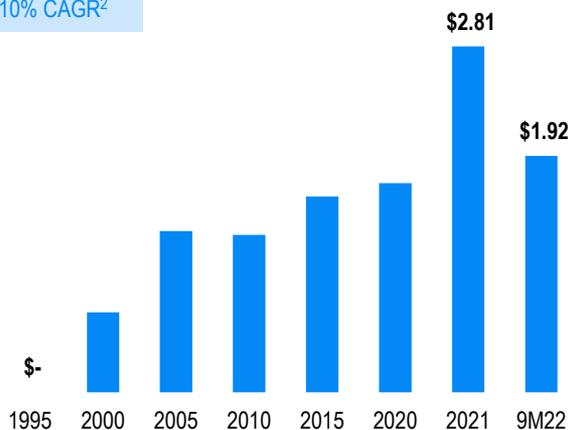
Total Deposits (\$B)¹

9% CAGR



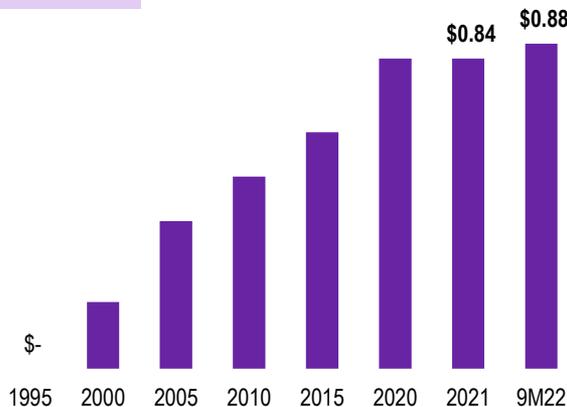
Core EPS (\$)

10% CAGR²



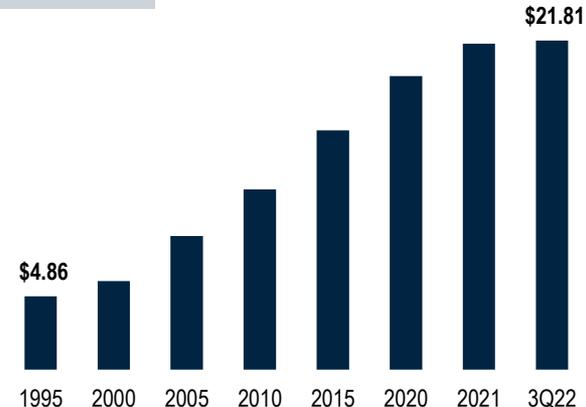
Dividends per Share (\$)

15% CAGR²



Tangible Book Value per Share (\$)

6% CAGR



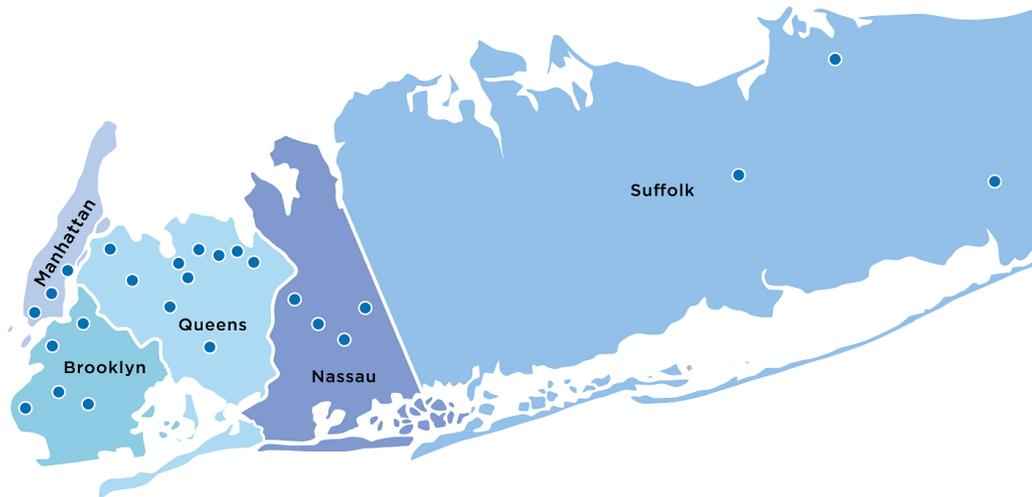
Flushing Financial Snapshot (NASDAQ: FFIC)

3Q22 Key Statistics

Balance Sheet		Performance	
Assets	\$8.6B	GAAP/Core ROAA	1.11%/0.90% ²
Loans, net	\$6.9B	GAAP/Core ROAE	13.91%/11.24% ²
Deposits	\$6.1B ¹	GAAP/Core Exp/Avg Assets	1.69%/1.68% ²
Equity	\$0.7B	Tangible Book Value	\$21.81
		Dividend Yield	4.3% ³

Footprint

Deposits primarily from 25 branches in multicultural neighborhoods and our online division, consisting of iGObanking® and BankPurely®



Key Messages

- Leading Community Bank in the Attractive Greater NYC Area
- Well Diversified and Low Risk Loan Portfolio
- History of Sound Credit Quality
- Asian Banking Niche
- Well Positioned to Capture Market Share Through In-Market Merger Disruption

Brand Promise



Nurturing Relationships and Rewarding Customers, Employees, and Shareholders

¹ Includes mortgagors' escrow deposits

² See Reconciliation of GAAP Revenue & Pre-Provision Pre-Tax Net Revenue and Reconciliation of GAAP Revenue and Pre-Provision Pre-Tax Net Revenue for calculation

³ Calculated using 10/21/22 closing price of \$20.25

Experienced Executive Leadership Team



John Buran
President
and CEO

FFIC: 22 years
Industry: 45 years



Maria Grasso
SEVP, COO,
Corporate Secretary

16 years
36 years



Susan Cullen
SEVP, CFO,
Treasurer

7 years
32 years



Francis Korzekwinski
SEVP, Chief of
Real Estate

29 years
33 years



Michael Bingold
SEVP, Chief Retail and
Client Development Officer

9 years
39 years



Douglas McClintock
SEVP, General Counsel

<1 year
46 years



Allen Brewer
SEVP, Chief Information Officer

14 years
48 years



Tom Buonaiuto
SEVP, Chief of Staff, Deposit
Channel Executive

15 years¹
30 years



Vincent Giovenco
EVP, Commercial Real Estate
Lending

3 years
24 years



Jeoung Jin
EVP, Residential
and Mixed Use

24 years
29 years



Theresa Kelly
EVP, Business
Banking

16 years
38 years



Patricia Mezeul
EVP, Director of Government
Banking

15 years
42 years

Executive Compensation and Insider Stock Ownership (6.1%²) Aligned with Shareholder Interests

Delivering Rewarding Relationships

Supporting Local Business Growth.
Building Rewarding Relationships.

FLUSHING

Bank

Follow us on  

Flushing Bank is a registered trademark 



Building Relationships Across All Stakeholders

Long-standing History of Giving Back to the Communities



Our Asian Bank Supports Business Growth

Strong Asian Banking Market Focus

Asian Communities – Total Loans \$802MM
and Deposits \$1B

Multilingual Branch Staff Serves Diverse Customer Base in NYC
Metro Area

Growth Aided by the Asian Advisory Board

Sponsorships of Cultural Activities Support New and Existing
Opportunities

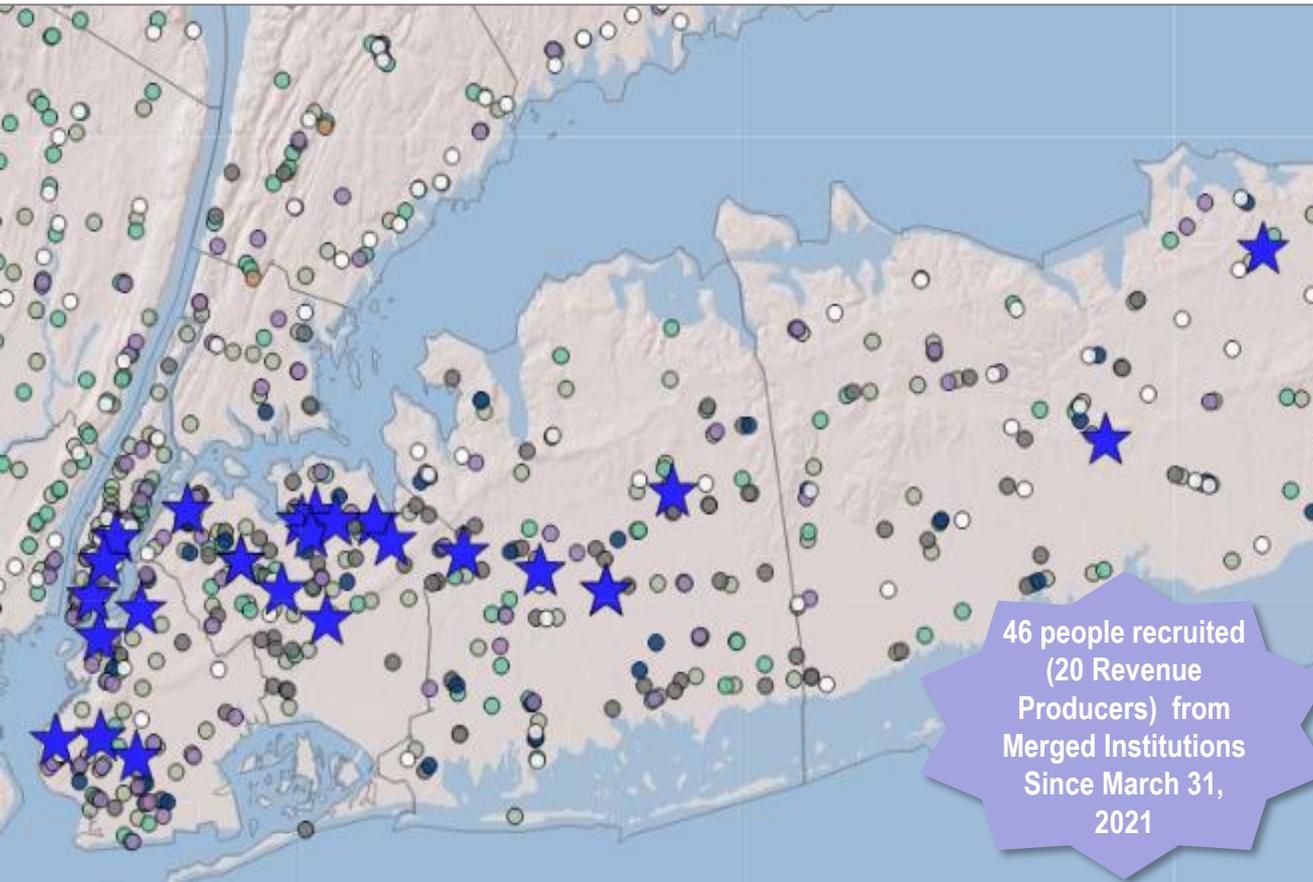
Expansion into Elmhurst (Queens) on June 6, 2022

16%
of Total Deposits¹

\$36B
Deposit Market Potential
> (~3% Market Share²)

7.6%
FFIC 5 Year Asian Market
CAGR vs 3.7%² for the
Comparable Asian
Markets

Well-positioned to Benefit from Industry Merger Disruption



Current Pro Forma U.S. Branches

- ★ Flushing Financial (FFIC)¹
- M&T Bank (MTB)/ People's United Financial (PBCT) (Closed April 1, 2022)
- Webster Financial (WBS)/ Sterling Bancorp (STL) (Closed Feb 1, 2022)
- Citizens Financial Group (CFG)/ HSBC (Closed Feb 18, 2022) / Investors Bancorp (ISBC) (Closed April 6, 2022)
- New York Community Bancorp (NYCB)/ Flagstar Bancorp (FBC) (Pending)
- Valley National Bancorp (VLY)/ The Westchester Bank (Closed Dec 1, 2021)/ Bank Leumi USA (Closed April 1, 2022)
- Dime Community Bancshares (DCOM) (Closed Feb 1, 2021)
- TD Bank (TD)/First Horizon (FHN) (Pending)
- OceanFirst (OCFC)/Partners (PTRS) (Pending)

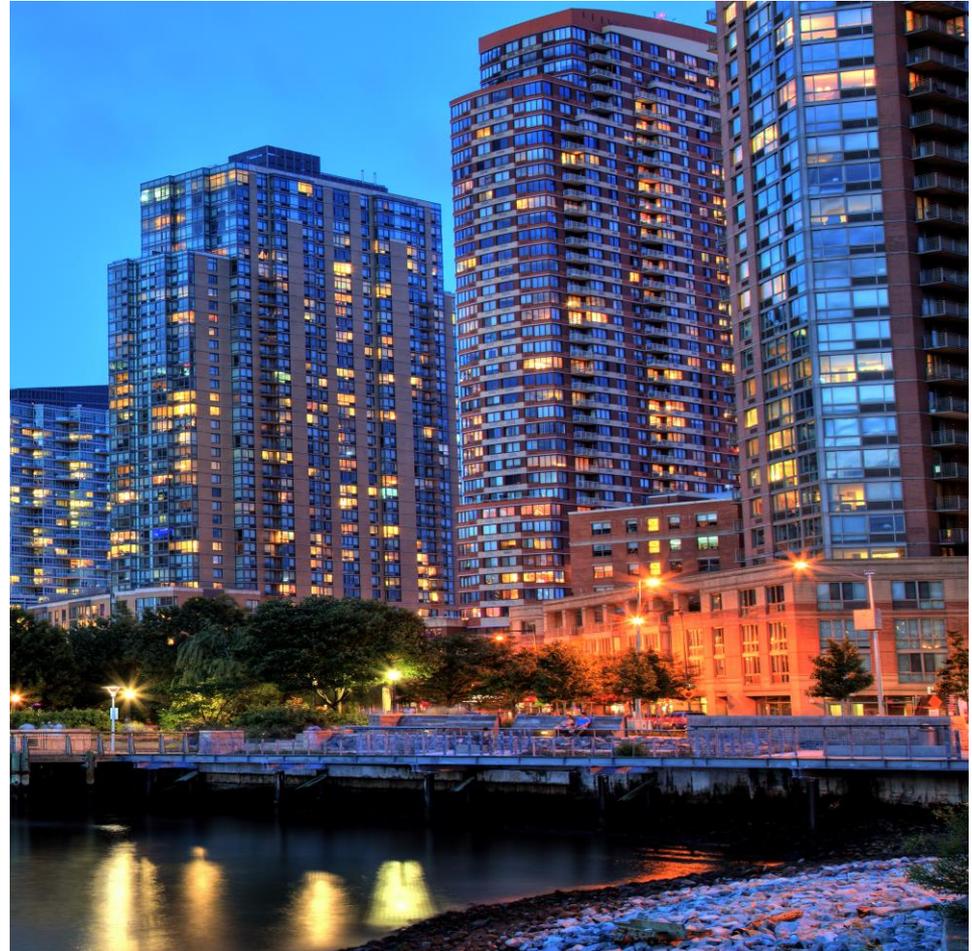
- **10 bank mergers** have been announced or closed involving Long Island area banks²
- **Out of the \$363B of total industry deposits** in Nassau, Queens, Kings, and Suffolk Counties, \$85B or 23% involve a merger participant³
- **93% of FFIC's deposits** are in the Long Island market, including Brooklyn and Queens

Multifamily Lending – Rent Stabilized, Niche Player

Our Lending Looks More Like This



Generally Not Like This



Our Conservative Lending Standards Lead to Minimal Losses

Examples of Multifamily Buildings in the Portfolio

Brooklyn NY Elevator Apartment Building



Brooklyn NY Elevator Apartment Building



Low Risk and Well Secured

Non-Owner Occupied Commercial Real Estate – Strong Equity on Local Properties



Community Properties with an Average Loan Size of \$2.1MM

Commercial Real Estate Portfolio Examples

Food Anchored Shopping Center



Retail Power Center



Local Community Centers That Are Internet Resistant

Residential Mixed Use – Higher Yields, Less Exposed to Internet Disruption

Typical Building



Not Typical



These Businesses are Vital to the Community

Business Banking – Supporting Customers



“There’s a lot to be said for working with a personal banker who sees your relationship as a partnership, not a transaction.”

–John P. Amalfe, President, AutoPartSource

Well Diversified Business Portfolio

Our Branches Have Evolved and Expanded with the Community



25 Branches In Our Footprint Plus 2 In Process

Digital Banking Usage Continues to Increase

25%

Increase in Monthly
Mobile Active Users
Sept 2022 YoY



~26,500

Users with Active Status

22%

Sept 2022 YoY Growth



11%

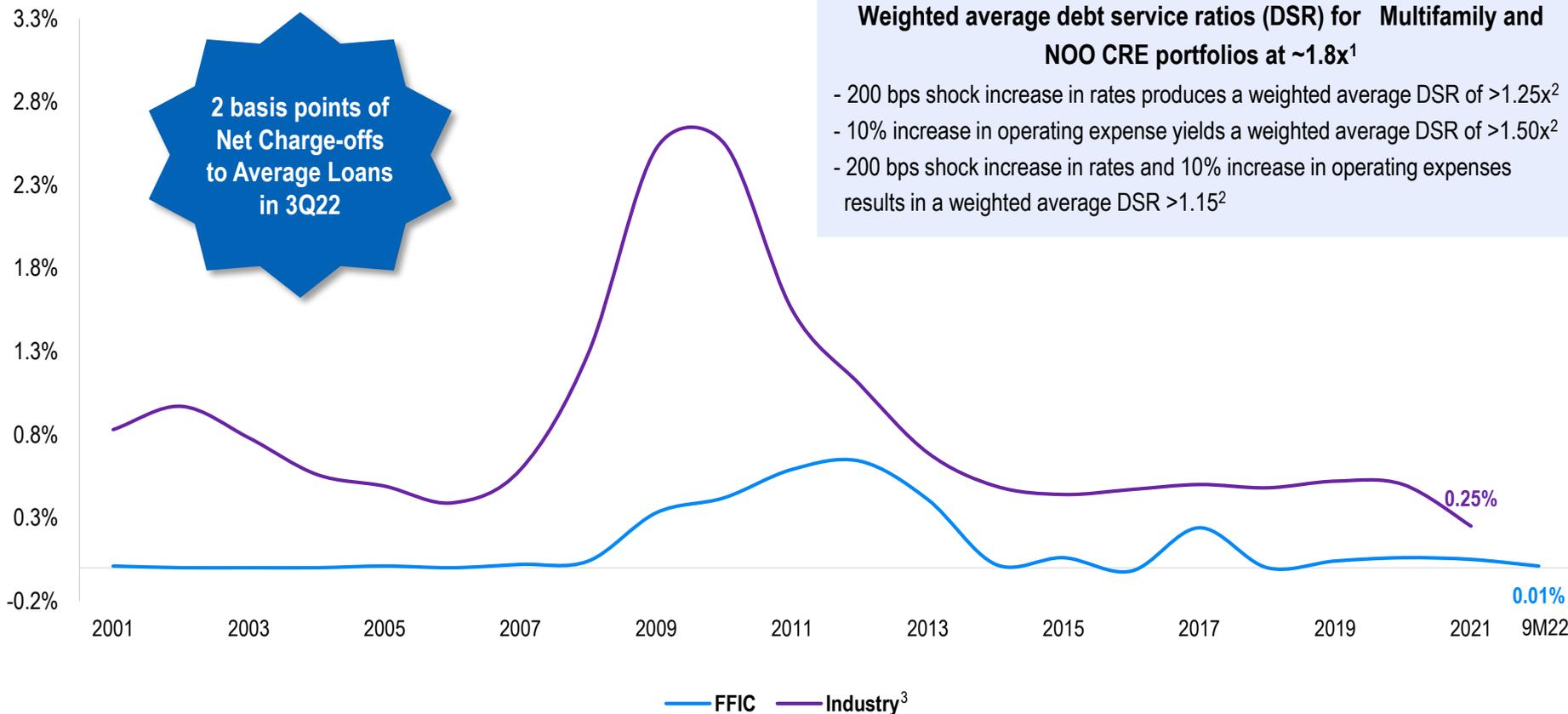
Digital Banking
Enrollment
Sept 2022 YoY Growth



Technology Enhancements Remain a Priority

Net Charge-offs Significantly Better Than the Industry; Strong DSR

NCOs / Average Loans



- Over two decades and multiple credit cycles, Flushing Financial has a history of better than industry credit quality
- Average LTVs on the Real Estate portfolio is <37%⁴
 - Only \$23.1MM of real estate loans (0.33% of gross loans) with an LTV of 75% or more⁴

Key Messages

■ Benefiting from merger disruption

- Since March 31, 2021, added 46 people from announced/recently closed mergers; 20 are revenue producing

■ Remaining selective with loans

- Selective on rates and property type
- Expect higher rates to impact closings
- Expect prepayment speeds to decline over time
- Overall loan growth to be muted

■ Well prepared if credit markets weaken

- Loan losses consistently below industry levels
- Average real estate LTVs <37%
- Over 88% of the loan portfolio is real estate secured
- Weighted average Debt Service Coverage Ratio of 1.8x for multifamily and NOO CRE

■ Managing through rate increases

- Controlling deposit rate increases is key for the net interest income outlook
- Net interest income generally rises closer to the base case by Year 3 as cumulative loan repricing exceeds deposits costs

■ Opportunistic capital return with strong dividend yield of 4.4%¹

- Repurchased 131,174 shares in 3Q22 at an average price of \$20.47
- Balancing additional share repurchases with 8% TCE target

■ Maintaining through-the-cycle goals of ROAA ≥1% and ROAE ≥10%

- On a core basis, ROAA of 0.90% and ROAE of 11.24% in 3Q22

Takeaways

- ▶ **Leading Community Bank** in the Greater NYC Area
- ▶ **Experienced Management Team**
- ▶ **Serving All Communities; Including Asian Banking Niche**
- ▶ **Well Positioned to Capture Market Share** Through In-Market Merger Disruption
- ▶ **Well Diversified and Low Risk Loan Portfolio**
- ▶ **Embracing and Expanding Digital and Mobile Capabilities**
- ▶ **History of Sound Credit Quality** since IPO in 1995
- ▶ **4.3%¹ Dividend Yield**



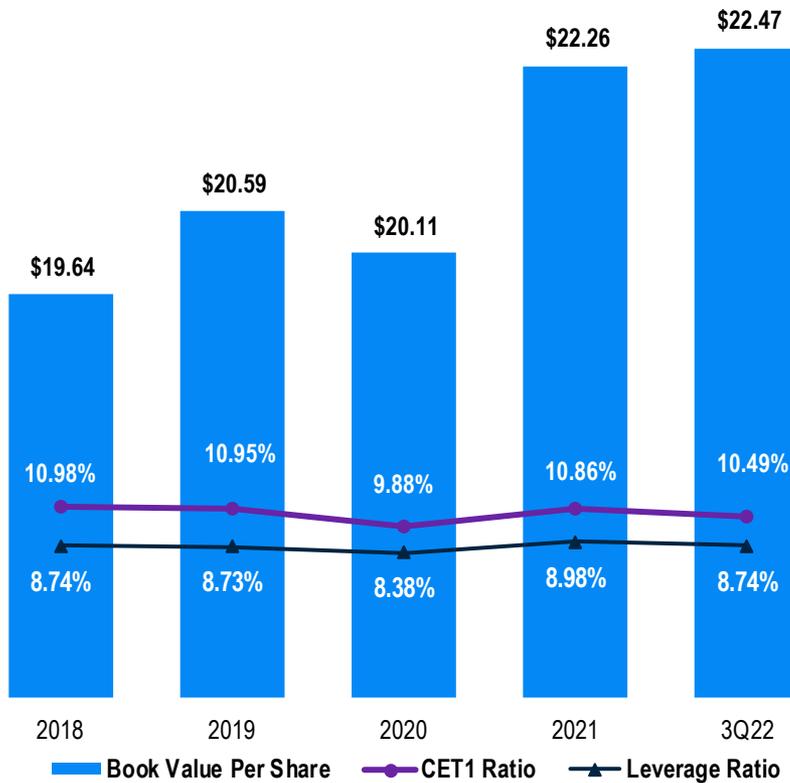
Conservative Underwriting with History of Solid Value Creation

Appendix

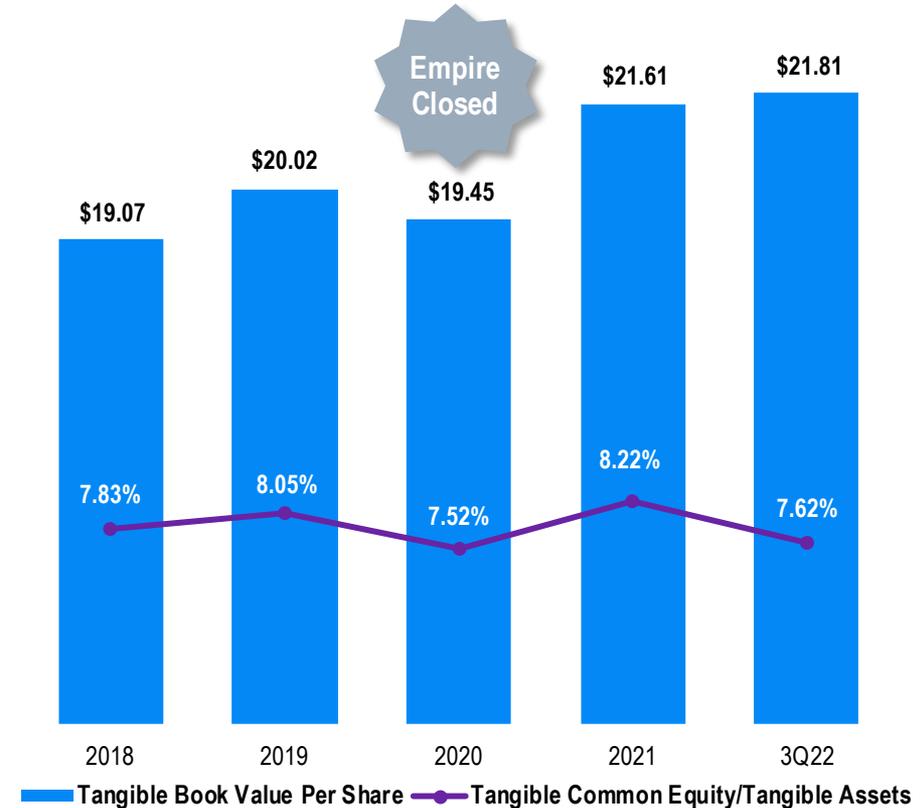


Strong and Growing Capital Base

Book Value Per Share 5 Year CAGR of 4%



Tangible Book Value Per Share 5 Year CAGR of 4%



60% of Earnings Returned Through the First 9 Months of 2022; 45% in 2021

Reconciliation of GAAP Earnings and Core Earnings

Non-cash Fair Value Adjustments to GAAP Earnings

The variance in GAAP and core earnings is partly driven by the impact of non-cash net gains and losses from fair value adjustments. These fair value adjustments relate primarily to borrowing carried at fair value under the fair value option and swaps designated to protect against rising rates. As the swaps get closer to maturity, the volatility in fair value adjustments will dissipate. In a rising interest rate environment or a steepening of the yield curve, the loss position would experience an improvement. In a declining interest rate environment, the movement in the curve exaggerates our mark-to-market loss position.

Core Net Income, Core Diluted EPS, Core ROAE, Core ROAA, Pre-provision, Pre-tax Net Revenue, Core Net Interest Income FTE, Core Net Interest Margin FTE, Core Interest Income and Yield on Total Loans, Core Noninterest Income, Core Noninterest Expense and Tangible Book Value per common share are each non-GAAP measures used in this presentation. A reconciliation to the most directly comparable GAAP financial measures appears below in tabular form. The Company believes that these measures are useful for both investors and management to understand the effects of certain interest and noninterest items and provide an alternative view of the Company's performance over time and in comparison to the Company's competitors. These measures should not be viewed as a substitute for net income. The Company believes that tangible book value per common share is useful for both investors and management as these are measures commonly used by financial institutions, regulators and investors to measure the capital adequacy of financial institutions. The Company believes these measures facilitate comparison of the quality and composition of the Company's capital over time and in comparison to its competitors. These measures should not be viewed as a substitute for total shareholders' equity.

These non-GAAP measures have inherent limitations, are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for analysis of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies.

Reconciliation of GAAP Earnings and Core Earnings

	Years Ended					Nine Months Ended	
	December 31, 2021	December 31, 2020	December 31, 2019	December 31, 2018	December 31, 2017	September 30, 2022	September 30, 2021
<i>(Dollars In thousands, except per share data)</i>							
GAAP income (loss) before income taxes	\$ 109,278	\$ 45,182	\$ 53,331	\$ 65,485	\$ 66,134	\$ 92,033	\$ 86,452
Day 1, Provision for Credit Losses - Empire transaction	—	1,818	—	—	—	—	—
Net (gain) loss from fair value adjustments	12,995	2,142	5,353	4,122	3,465	(6,350)	7,855
Net (gain) loss on sale of securities	(113)	701	15	1,920	186	—	(113)
Life insurance proceeds	—	(659)	(462)	(2,998)	(1,405)	(1,536)	—
Net gain on sale or disposition of assets	(621)	—	(770)	(1,141)	—	—	(621)
Net (gain) loss from fair value adjustments on qualifying hedges	(2,079)	1,185	1,678	—	—	161	(957)
Accelerated employee benefits upon Officer's death	—	—	455	149	—	—	—
Prepayment penalty on borrowings	—	7,834	—	—	—	—	—
Net amortization of purchase accounting adjustments	(2,489)	80	—	—	—	(1,811)	(2,165)
Merger expense	2,562	6,894	1,590	—	—	—	2,579
Core income before taxes	119,533	65,177	61,190	67,537	68,380	82,497	93,030
Provision for income taxes for core income	30,769	15,428	13,957	11,960	22,613	23,057	25,234
Core net income	<u>\$ 88,764</u>	<u>\$ 49,749</u>	<u>\$ 47,233</u>	<u>\$ 55,577</u>	<u>\$ 45,767</u>	<u>\$ 59,440</u>	<u>\$ 67,796</u>
GAAP diluted earnings (loss) per common share	\$ 2.59	\$ 1.18	\$ 1.44	\$ 1.92	\$ 1.41	\$ 2.15	\$ 2.02
Day 1, Provision for Credit Losses - Empire transaction, net of tax	—	0.05	—	—	—	—	—
Net (gain) loss from fair value adjustments, net of tax	0.31	0.06	0.14	0.10	0.07	(0.15)	0.18
Net (gain) loss on sale of securities, net of tax	—	0.02	—	0.05	—	—	—
Life insurance proceeds	—	(0.02)	(0.02)	(0.10)	(0.05)	(0.05)	—
Net gain on sale or disposition of assets, net of tax	(0.01)	—	(0.02)	(0.03)	—	—	(0.01)
Net (gain) loss from fair value adjustments on qualifying hedges, net of tax	(0.05)	0.03	0.05	—	—	—	(0.02)
Accelerated employee benefits upon Officer's death, net of tax	—	—	0.01	—	—	—	—
Federal tax reform 2017	—	—	—	—	0.13	—	—
Prepayment penalty on borrowings, net of tax	—	0.20	—	—	—	—	—
Net amortization of purchase accounting adjustments, net of tax	(0.06)	—	—	—	—	(0.04)	(0.05)
Merger expense, net of tax	0.06	0.18	0.04	—	—	—	0.06
NYS tax change	(0.02)	—	—	—	—	—	(0.02)
Core diluted earnings per common share ⁽¹⁾	<u>\$ 2.81</u>	<u>\$ 1.70</u>	<u>\$ 1.65</u>	<u>\$ 1.94</u>	<u>\$ 1.57</u>	<u>\$ 1.92</u>	<u>\$ 2.14</u>
Core net income, as calculated above	\$ 88,764	\$ 49,749	\$ 47,233	\$ 55,577	\$ 45,767	\$ 59,440	\$ 67,796
Average assets	8,143,372	7,276,022	6,947,881	6,504,598	6,217,746	8,236,070	8,161,121
Average equity	648,946	580,067	561,289	534,735	530,300	671,588	641,354
Core return on average assets ⁽²⁾	1.09 %	0.68 %	0.68 %	0.85 %	0.74 %	0.96 %	1.11 %
Core return on average equity ⁽²⁾	13.68 %	8.58 %	8.42 %	10.39 %	8.63 %	11.80 %	14.09 %

¹ Core diluted earnings per common share may not foot due to rounding

² Ratios are calculated on an annualized basis

Reconciliation of GAAP Revenue & Pre-Provision Pre-Tax Net Revenue

	Years Ended					Nine Months Ended	
	December 31, 2021	December 31, 2020	December 31, 2019	December 31, 2018	December 31, 2017	September 30, 2022	September 30, 2021
<i>(Dollars In thousands)</i>							
GAAP Net interest income	\$ 247,969	\$ 195,199	\$ 161,940	\$ 167,406	\$ 173,107	\$ 189,415	\$ 185,295
Net (gain) loss from fair value adjustments on qualifying hedges	(2,079)	1,185	1,678	—	—	161	(957)
Net amortization of purchase accounting adjustments	(3,049)	(11)	—	—	—	(2,200)	(2,587)
Core Net interest income	<u>\$ 242,841</u>	<u>\$ 196,373</u>	<u>\$ 163,618</u>	<u>\$ 167,406</u>	<u>\$ 173,107</u>	<u>\$ 187,376</u>	<u>\$ 181,751</u>
GAAP Noninterest income	\$ 3,687	\$ 11,043	\$ 9,471	\$ 10,337	\$ 10,362	\$ 17,661	\$ 3,967
adjustments	12,995	2,142	5,353	4,122	3,465	(6,350)	7,855
Net (gain) loss on sale of securities	(113)	701	15	1,920	186	—	(113)
Life insurance proceeds	—	(659)	(462)	(2,998)	(1,405)	(1,536)	—
Net gain on disposition of assets	(621)	—	(770)	(1,141)	—	—	(621)
Core Noninterest income	<u>\$ 15,948</u>	<u>\$ 13,227</u>	<u>\$ 13,607</u>	<u>\$ 12,240</u>	<u>\$ 12,608</u>	<u>\$ 9,775</u>	<u>\$ 11,088</u>
GAAP Noninterest expense	\$ 147,322	\$ 137,931	\$ 115,269	\$ 111,683	\$ 107,474	\$ 109,950	\$ 108,515
Prepayment penalty on borrowings	—	(7,834)	—	—	—	—	—
Accelerated employee benefits upon Officer's death	—	—	(455)	(149)	—	—	—
Net amortization of purchase accounting adjustments	(560)	(91)	—	—	—	(389)	(422)
Merger expense	(2,562)	(6,894)	(1,590)	—	—	—	(2,579)
Core Noninterest expense	<u>\$ 144,200</u>	<u>\$ 123,112</u>	<u>\$ 113,224</u>	<u>\$ 111,534</u>	<u>\$ 107,474</u>	<u>\$ 109,561</u>	<u>\$ 105,514</u>
GAAP:							
Net interest income	\$ 247,969	\$ 195,199	\$ 161,940	\$ 167,406	\$ 173,107	\$ 189,415	\$ 185,295
Noninterest income	3,687	11,043	9,471	10,337	10,362	17,661	3,967
Noninterest expense	(147,322)	(137,931)	(115,269)	(111,683)	(107,474)	(109,950)	(108,515)
Pre-provision pre-tax net revenue	<u>\$ 104,334</u>	<u>\$ 68,311</u>	<u>\$ 56,142</u>	<u>\$ 66,060</u>	<u>\$ 75,995</u>	<u>\$ 97,126</u>	<u>\$ 80,747</u>
Core:							
Net interest income	\$ 242,841	\$ 196,373	\$ 163,618	\$ 167,406	\$ 173,107	\$ 187,376	\$ 181,751
Noninterest income	15,948	13,227	13,607	12,240	12,608	9,775	11,088
Noninterest expense	(144,200)	(123,112)	(113,224)	(111,534)	(107,474)	(109,561)	(105,514)
Pre-provision pre-tax net revenue	<u>\$ 114,589</u>	<u>\$ 86,488</u>	<u>\$ 64,001</u>	<u>\$ 68,112</u>	<u>\$ 78,241</u>	<u>\$ 87,590</u>	<u>\$ 87,325</u>
Efficiency Ratio	55.7 %	58.7 %	63.9 %	62.1 %	57.9 %	55.6 %	54.7 %

Efficiency ratio, a non-GAAP measure, was calculated by dividing noninterest expenses (excluding merger expenses, OREO expense, prepayment penalty on borrowings, the net gain/loss from the sale of OREO and net amortization of purchase accounting adjustment) by the total of net interest income (excluding net gains and losses from fair value adjustments on qualifying hedges and net amortization of purchase accounting adjustments) and noninterest income (excluding life insurance proceeds, net gains and losses from the sale or disposition of securities, assets and fair value adjustments)

Reconciliation of GAAP and Core Net Interest Income and NIM

	Years Ended					Nine Months Ended	
	December 31, 2021	December 31, 2020	December 31, 2019	December 31, 2018	December 31, 2017	September 30, 2022	September 30, 2021
<i>(Dollars In thousands)</i>							
GAAP net interest income	\$ 247,969	\$ 195,199	\$ 161,940	\$ 167,406	\$ 173,107	\$ 189,415	\$ 185,295
Net (gain) loss from fair value adjustments on qualifying hedges	(2,079)	1,185	1,678	—	—	161	(957)
Net amortization of purchase accounting adjustments	(3,049)	(11)	—	—	—	(2,200)	(2,587)
Tax equivalent adjustment	450	508	542	895	—	359	337
Core net interest income FTE	<u>\$ 243,291</u>	<u>\$ 196,881</u>	<u>\$ 164,160</u>	<u>\$ 168,301</u>	<u>\$ 173,107</u>	<u>\$ 187,735</u>	<u>\$ 182,088</u>
Total average interest-earning assets ⁽¹⁾	\$ 7,681,441	\$ 6,863,219	\$ 6,582,473	\$ 6,194,248	\$ 5,916,073	\$ 7,770,910	\$ 7,697,229
Core net interest margin FTE	3.17 %	2.87 %	2.49 %	2.72 %	2.93 %	3.22 %	3.15 %
GAAP interest income on total loans, net	\$ 274,331	\$ 248,153	\$ 251,744	\$ 232,719	\$ 209,283	\$ 212,254	\$ 206,218
Net (gain) loss from fair value adjustments on qualifying hedges	(2,079)	1,185	1,678	—	—	161	(957)
Net amortization of purchase accounting adjustments	(3,013)	(356)	—	—	—	(2,256)	(2,478)
Core interest income on total loans, net	<u>\$ 269,239</u>	<u>\$ 248,982</u>	<u>\$ 253,422</u>	<u>\$ 232,719</u>	<u>\$ 209,283</u>	<u>\$ 210,159</u>	<u>\$ 202,783</u>
Average total loans, net ⁽¹⁾	\$ 6,653,980	\$ 6,006,931	\$ 5,621,033	\$ 5,316,968	\$ 4,988,613	\$ 6,701,413	\$ 6,683,412
Core yield on total loans	4.05 %	4.14 %	4.51 %	4.38 %	4.20 %	4.18 %	4.05 %

¹ Excludes purchase accounting average balances for the years ended 2021 and 2020 and for the nine months ended September 30, 2022 and 2021

Calculation of Tangible Stockholders' Common Equity to Tangible Assets

<i>(Dollars in thousands)</i>	September 30, 2022	December 31, 2021	December 31, 2020	December 31, 2019	December 31, 2018	December 31, 2017
Total Equity	\$ 670,719	\$ 679,628	\$ 618,997	\$ 579,672	\$ 549,464	\$ 532,608
Less:						
Goodwill	(17,636)	(17,636)	(17,636)	(16,127)	(16,127)	(16,127)
Core deposit Intangibles	(2,147)	(2,562)	(3,172)	—	—	—
Intangible deferred tax liabilities	—	328	287	292	290	291
Tangible Stockholders' Common Equity	<u>\$ 650,936</u>	<u>\$ 659,758</u>	<u>\$ 598,476</u>	<u>\$ 563,837</u>	<u>\$ 533,627</u>	<u>\$ 516,772</u>
Total Assets	\$ 8,557,419	\$ 8,045,911	\$ 7,976,394	\$ 7,017,776	\$ 6,834,176	\$ 6,299,274
Less:						
Goodwill	(17,636)	(17,636)	(17,636)	(16,127)	(16,127)	(16,127)
Core deposit Intangibles	(2,147)	(2,562)	(3,172)	—	—	—
Intangible deferred tax liabilities	—	328	287	292	290	291
Tangible Assets	<u>\$ 8,537,636</u>	<u>\$ 8,026,041</u>	<u>\$ 7,955,873</u>	<u>\$ 7,001,941</u>	<u>\$ 6,818,339</u>	<u>\$ 6,283,438</u>
Tangible Stockholders' Common Equity to Tangible Assets	<u>7.62 %</u>	<u>8.22 %</u>	<u>7.52 %</u>	<u>8.05 %</u>	<u>7.83 %</u>	<u>8.22 %</u>

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