

October 17, 2025

Mr. Christopher Crawford
Office of the Comptroller of the Currency
Chief Counsel's Office
400 7th St. SW
Washington, DC 20219

Dear Mr. Crawford,

The New York Stock Exchange certifies its approval for listing and registration of the Depositary Shares, Each Representing 1/40th Interest in a Share of Fixed-to-Floating Rate Series A Non-Cumulative Perpetual Preferred Stock of Flagstar Bank, National Association, under the Exchange Act of 1934.

Sincerely,

A handwritten signature in blue ink, appearing to read "Craig A. Mank", with a long horizontal flourish extending to the right.