



Corporate Responsibility Report

2 0 2 3 - 2 0 2 4





TABLE OF CONTENTS

5 MESSAGE FROM OUR CEO

7 ABOUT FLUSHING FINANCIAL CORPORATION

9 OUR APPROACH TO SUSTAINABILITY

11 RESPONSIBLE BANKING

19 CLIMATE RISK MANAGEMENT AND ENVIRONMENT

21 GOVERNANCE AND INTEGRITY

29 BOARD OF DIRECTORS

31 DISCLAIMERS





MESSAGE FROM OUR CEO

For nearly 100 years, Flushing Bank (a subsidiary of Flushing Financial Corporation), has been a trusted institution helping our communities grow. We are dedicated to the economic health and well-being of our customers and reinforce that every day through our commitment to corporate responsibility.

Our banking services support individuals, businesses, and others in our multicultural communities throughout the New York metropolitan area to achieve financial success. In 2023 we provided 116 CRA qualified small business loans totaling \$43.7 million. To help address housing insecurity in our communities, we originated over \$232.7 million in multifamily residential mortgages supporting low- to moderate-income households.

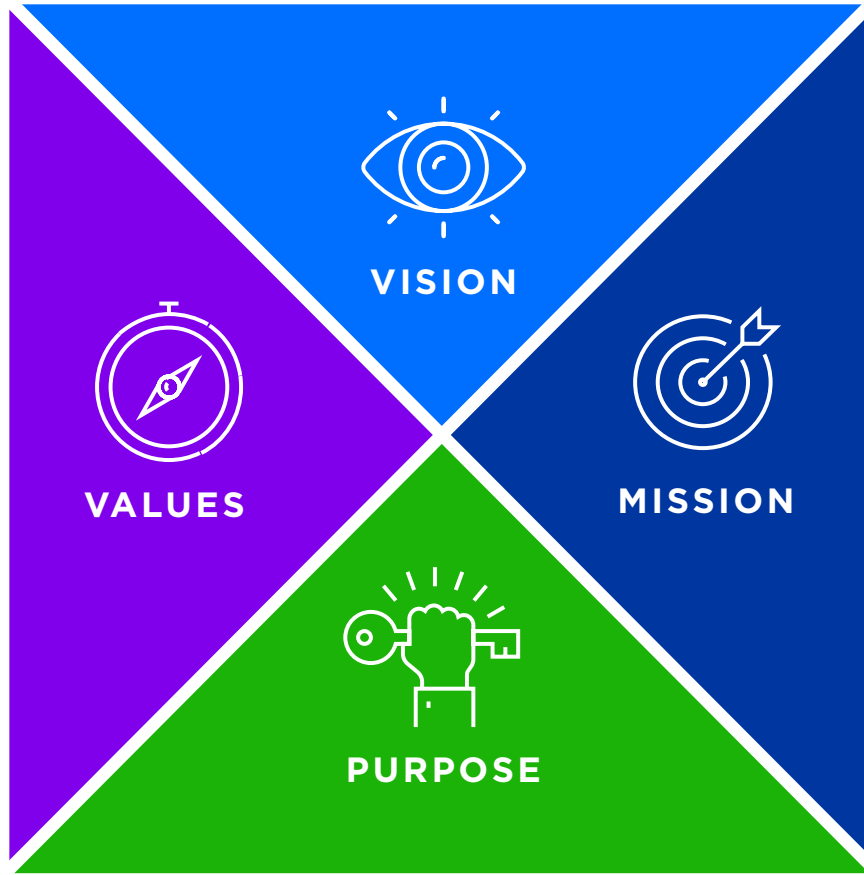
We recognize the importance of fostering a diverse and engaged workforce that reflects our customers and serves their needs. Our Leading Employees to Advance Professionally (LEAP) program underscores our commitment to advancing our workforce through a 12- to 18-month Company rotation that provides leadership development to diverse employees.

As a member of the community, the Bank recognizes the importance of operating ethically and responsibly in our interactions with our customers and all our stakeholders. This is demonstrated through our strong corporate governance, down to our policies and programs across our organization. It extends to our environmental practices – both in how we assess environmental risks such as climate change and in our branch operations, where we seek to operate efficiently with a small footprint.

Thank you for your interest in Flushing Financial Corporation and our sustainability journey.

A handwritten signature in blue ink that reads "John R. Buran". The signature is fluid and cursive, with a large initial "J" and "B".

John R. Buran, President and CEO



 **VISION**

We will be a leading community bank by providing customized solutions that deliver rewarding and relevant value to our customers and key stakeholders in our multicultural markets.

 **MISSION**

To be a trusted financial institution by developing rewarding relationships in the multicultural communities we serve.

 **PURPOSE**

We are committed and empowered to help our customers succeed and our diverse communities thrive.

 **VALUES**







- Respect
- Integrity
- Excellence
- Empowerment
- Ownership
- Teamwork
- Inclusion
- Commitment

ABOUT FLUSHING FINANCIAL CORPORATION

Flushing Financial Corporation (Nasdaq: FFIC, the "Company") is the holding company for Flushing Bank® (the "Bank"), an FDIC insured, New York State-chartered commercial bank that operates banking offices in Queens, Brooklyn, Manhattan, and on Long Island. The Bank has been building relationships with families, business owners, and communities since 1929. Today, it offers the products, services, and conveniences associated with large commercial banks, including a full complement of deposit, loan, equipment finance, and cash management services.

Rewarding customers with personalized attention and bankers who can communicate in the languages prevalent within these multicultural markets is what makes the Bank uniquely different. As an Equal Housing Lender and leader in real estate lending, the Bank's experienced lending teams create mortgage solutions for real estate owners and property managers both within and outside the New York City metropolitan area. The Bank also fosters relationships with consumers nationwide through its online banking division with the iGObanking® and BankPurely® brands.

FLUSHING FINANCIAL AT A GLANCE

 \$8.5 Billion Assets	 \$6.9 Billion Loans	 \$201.7 Million Net Revenue
 \$6.8 Billion Deposits	 556 Employees	 27 Branches



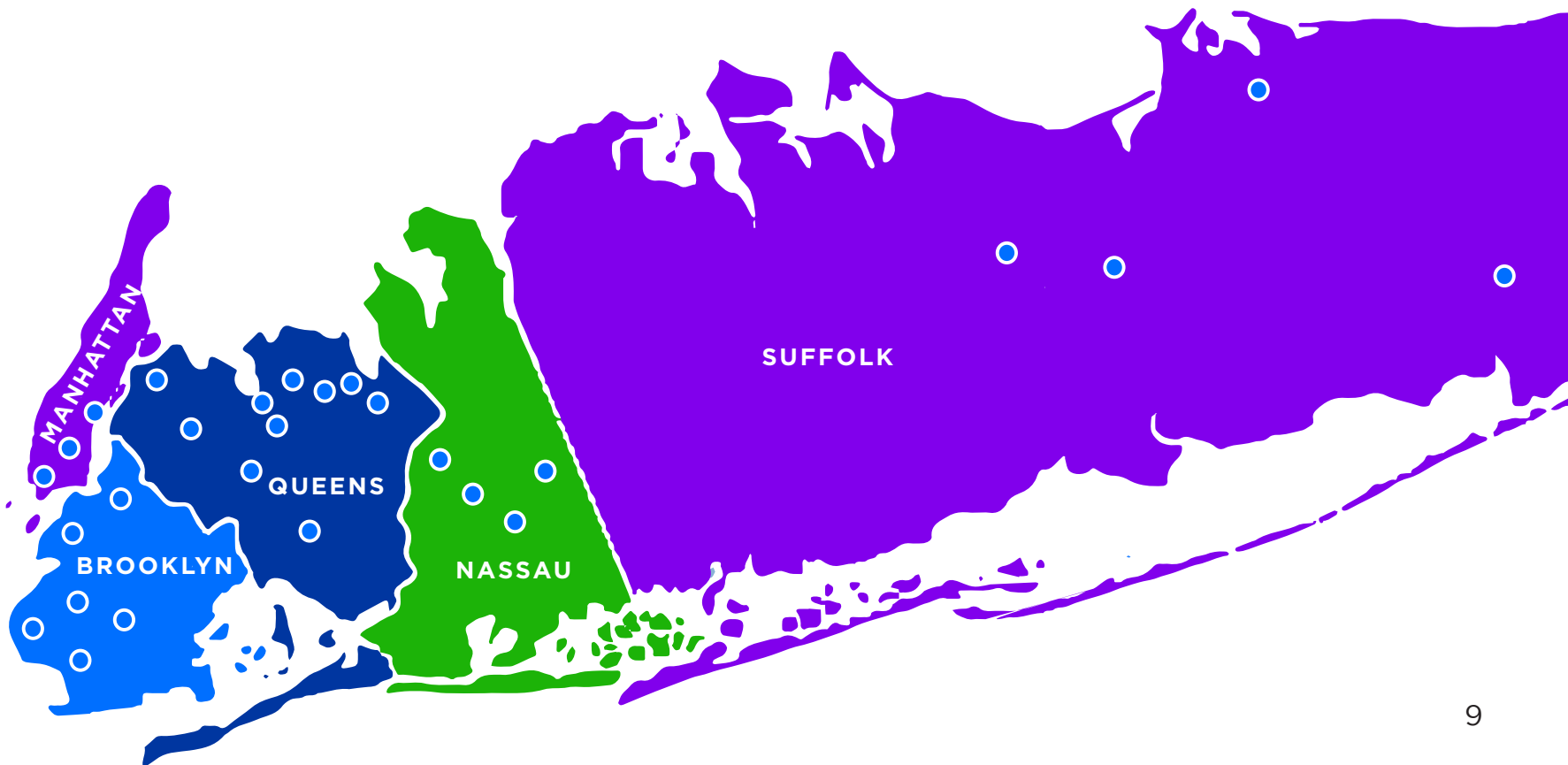
OUR APPROACH TO SUSTAINABILITY

At Flushing Financial, we are proud of our nearly 100-year history serving as a trusted financial institution to our customers and communities. We are committed to fostering a sustainable business that puts our values into action every day to achieve our purpose of helping our customers succeed and our diverse communities thrive.

We integrate environmental, social, and governance objectives into our decision-making to help deliver long-term value. In doing so, we are guided by our employees, customers, shareholders, and other stakeholders, along with third-party frameworks including the Sustainability Accounting Standards Board (SASB) Commercial Banks standard. (This chart can be found on page 27).

The Chief Risk Officer incorporates certain ESG risks into the monthly report presented to the Board of Directors (the "Board").

LEADING COMMUNITY BANK IN MULTICULTURAL NEIGHBORHOODS ACROSS THE NEW YORK METROPOLITAN AREA





RESPONSIBLE BANKING

Our ongoing success in building rewarding relationships with communities, customers, and employees is at the center of our decision-making process. It is our responsibility to ensure that we deliver value to these key stakeholders.



A BANK FOR OUR DIVERSE COMMUNITIES

As a community bank, we believe it is our responsibility to give back to the communities we serve. The Bank has contributed almost \$1.9 million to over 100 organizations since 2021, with \$1.7 million of grants to community organizations in 2023, and we are proud of maintaining an Outstanding CRA rating. The Bank continues to support communities in other meaningful ways, such as:

- Originating \$684.3 million of affordable housing loans since 2021, with \$164.6 million in 2023.
- Providing 116 CRA qualified small business loans that totaled \$46.7 million as of December 31, 2023.
- Being a significant lender for rent-controlled and rent-stabilized multifamily buildings in the New York City and Long Island areas. The Bank's total multifamily portfolio was \$2.7 billion as of December 31, 2023.
- Supporting not-for-profit companies, originating 11 lines of credit and loans totaling \$40.4 million from 2021 to 2023 to these entities; the outstanding balance of these loans was \$34.9 million as of December 31, 2023.
- Offering financial literacy initiatives to high school students, community members, and senior citizens. These initiatives are held in low- to moderate-income areas or schools, and include career days and financial education, identity theft education, homeownership classes for first-time homebuyers, and workshops with prospective small business owners. Since 2019, we have had more than 4,000 participants, including over 3,200 in 2023.



COMMUNITY ADVISORY BOARDS

To understand the needs of our communities, we collaborate with three advisory boards made up of local community and civic leaders who are familiar with the trends, issues, and concerns of their respective communities. These advisory boards provide a unique perspective and meet semiannually to share ideas on ways to support the communities' needs and growth. Additionally, our employees volunteer their time and participate on community organization boards such as Chinatown BID, Flushing BID, YMCA, and Flushing Town Hall.

RESPONSIBLE BANKING



SERVING LOW- TO MODERATE-INCOME COMMUNITIES

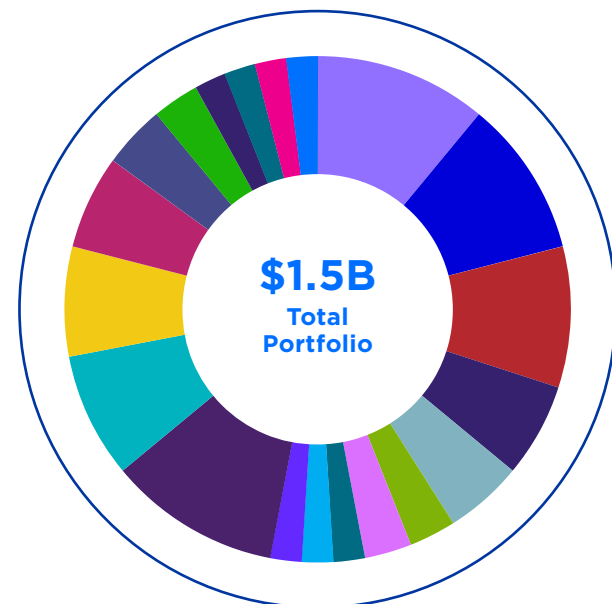
With approximately one-third of our bank branches located in low- to moderate-income (LMI) areas, we are committed to providing access to banking services to traditionally unbanked and underbanked communities. To support the financial needs of customers living in LMI areas, we offer services such as:

- A no-fees checking account certified as meeting the Bank On National Account Standard
- Online access and our mobile banking app, offering 24/7 convenience
- Access to the Allpoint Network of over 55,000 nationwide ATMs without surcharge fees, conveniently located in many leading retailers
- Our Bank at Work program, enabling employees of our participating businesses to establish a banking relationship and conveniently access banking services through our online and mobile banking services

Members of the Bank serve on not-for-profit boards such as Neighborhood Housing Services of New York City, and the Bank also donates to these organizations.

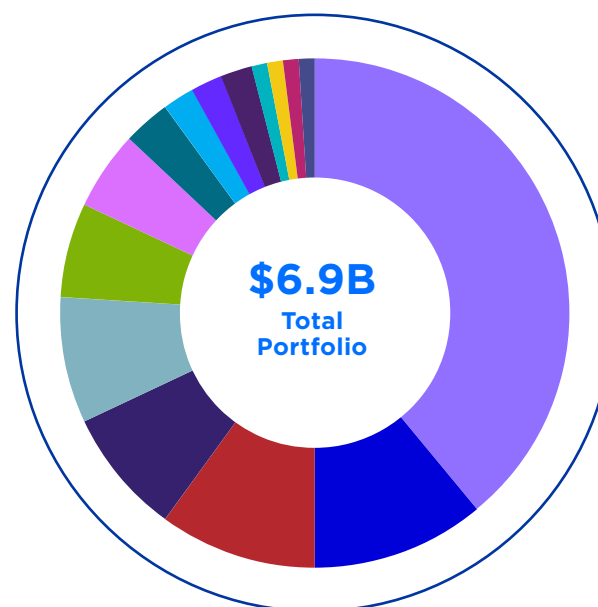
REAL ESTATE COLLATERAL \$708MM

- Other: 12%
- Wholesalers: 11%
- Construction / Contractors: 8%
- Medical Professionals: 6%
- Manufacturers: 5%
- Apparel: 3%
- Restaurants: 3%
- Real Estate: 2%
- Retail: 2%
- SBA: 2%
- Trucking / Vehicle Transport: 12%
- Financing Companies: 9%
- Professional Services: 7%
- Hotels: 6%
- Automobile Related: 4%
- Electrical Equipment: 3%
- Civic and Social Organizations: 2%
- Theaters: 2%
- Airlines: 2%
- Food Services: 2%



89% REAL ESTATE BASED

- Multifamily: 39%**
- Non Real Estate: 11%**
- Owner-Occupied CRE: 10%**
- One- to Four Family - Mixed Use: 8%**
- General Commercial: 8%**
- CRE - Strip Mall: 6%**
- CRE - Shopping Center: 5%**
- One- to Four Family - Residential: 3%**
- CRE - Single Tenant: 2%**
- Industrial: 2%**
- Office - Multi Tenant: 2%**
- Healthcare / Medical Use: 1%**
- Commercial Special Use: 1%**
- Construction: 1%**
- Office - Single Tenant: 4%**



 **CONSUMER FINANCIAL PROTECTION**

We are committed to acting responsibly and ethically in all our customer interactions. To help ensure that we develop suitable products for customers and market them responsibly, our Chief Retail and Client Development Officer, our Compliance Officer, and our Chief Risk Officer, along with our Chief Operating Officer (the COO), have managerial oversight for product responsibility. Oversight is provided via monthly reporting to our Management Risk Committee and quarterly reporting to our Board.

For every new product launched, we conduct a risk assessment that is reviewed by our New Product and Services Committee to assess potential consumer, financial, and demographic risks of the products. Any significant new product or change is presented to the full Board of Directors. For existing products, we continuously monitor for potential risks through reviewing any issues raised to our call center and branches. If there is a potential concern, it is reviewed by the COO and addressed. All full-time and part-time employees receive annual training on deceptive practices to ensure compliance with our consumer protection policies.

We have a formal Collections Policy and procedures that set out our process of monitoring borrower accounts and identifying those that become past due. The Collections team reaches out to delinquent borrowers through phone calls, emails, and letters to initiate communication and inform them of their debts, negotiate payment plans, and ensure payments are made in a timely manner. Collections representatives maintain accurate records in our database of all communication with borrowers, agreements reached, and payments received. If communications prove unsuccessful, Collections will coordinate legal action with outside counsel. Collections management ensures the staff maintain their awareness and comply with any changes in debt collection laws and regulations.



RESPONSIBLE BANKING



CUSTOMER SATISFACTION

Flushing Financial is committed to ensuring customer satisfaction. We have established a procedure to review customer satisfaction and complaints. Any significant complaints are reported monthly to the Company's Executive Committee and quarterly to the Board's Risk and Compliance Committee. Our corrective action procedure entails that for any significant complaint raised, the Chief Operations Officer reviews the issue and approves the response.



ADVANCING OUR EMPLOYEES

Our service-driven culture relies on fostering the engagement, growth, and well-being of our employees. We have a diverse employee base, speaking over 30 languages, that both reflects and better serves the multicultural aspect of our markets.



EMPLOYEE ATTRACTION

To ensure we have the right talent to meet our business objectives, we conduct annual succession planning for senior executives, management, and key positions throughout the Company. As part of the discussion, management identifies and documents skill development needs.

To attract successful job candidates, we utilize strategies such as participating in local job fairs. Applicants reflect the multicultural markets we serve. Our employee referral program has been very successful in attracting diverse candidates.



TRAINING AND DEVELOPMENT

We seek to support our employees in developing their skills and advancing their careers at our company. Our training programs include:

- Leading Employees to Advance Professionally (LEAP) – a 12- to 18-month company rotation that provides leadership development. We offer three different levels of formal training programs at the VP, AVP, and Retail Associate levels, supporting our employees to become future leaders.
- University executive training – we provide regular training for our executives at selected university programs.

All employees have access to an online library of courses to promote personal and career development. For eligible full-time employees, we offer a tuition reimbursement program. All full-time employees receive an annual performance review to help advance their career progression and professional success.

Our Company maintains a formal grievance reporting process should employees have an issue they would like to report. The Company Employee Handbook explains the process through which an employee can raise an issue to a supervisor, the Human Resources department, or a member of the management team.



RESPONSIBLE BANKING



EMPLOYEE BENEFITS

Our Company offers a comprehensive compensation package that includes medical, dental, vision, and other benefits. Our employees have access to health and wellness resources, such as flu shots and an Employee Assistance Program. They also have access to entertainment benefits, such as discounts on tickets for events and attractions. Financial well-being is also important, and, as such, we offer benefit programs to assist our employees in achieving their financial goals, including helping them to save and prepare for retirement.

To motivate employees and enable them to share in the success of our company, we offer profit sharing to all employees who joined before 2020. Additionally, for eligible employees, each year we contribute 4% of their salary to their 401(k) retirement account while also providing a 50% match of the employee's contributions to their 401(k) account, up to 6% of their salary. Additional compensation is provided in the form of stock or cash awards based on their role within the Company. Additional benefits include flexible remote work and paid time off for volunteering and Heritage Day.



DIVERSITY AND INCLUSION

Our Diversity and Inclusion Committee is responsible for supporting all employees with the tools and resources to succeed. Through its work, the Committee developed the LEAP program, designed to facilitate professional development and exposure for all employees, with a focus on employees from diverse backgrounds. This program will ensure that we broaden our employees' understanding of how the business operates and provide them with a platform to network and build skills to further their career development in our company.

All employees and the Board receive annual anti-discrimination training at the executive level. We monitor employee diversity metrics and report annually as part of our annual affirmative action and EEO-1 reporting requirements.

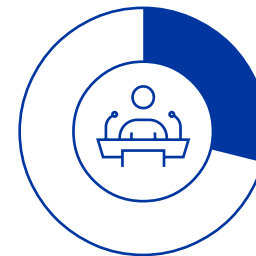


EMPLOYEE VOLUNTEER PROGRAMS

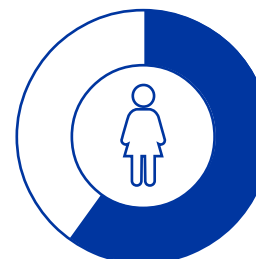
As a community bank, we believe we have a responsibility to give back to the local nonprofit, cultural, and charitable organizations that help support the individuals, families, and small businesses in our communities. The Bank has provided financial support to hundreds of local organizations throughout our market area for many years, and we are proud of our many employees who are actively involved with these and other organizations, volunteering much of their time to charitable endeavors that benefit local communities.

Through Flushing Bank Serves, our employee volunteer program, we identify volunteer opportunities for employees to represent our Bank's continued commitment to our communities. The Bank also provides eight workday hours per year for every employee to volunteer time at a charity of their choice. Employees volunteered a total of 540 hours in 2023, compared to 353 in 2022 and 152 in 2021.

2023 GENDER DIVERSITY



29%
of Executives
Are Women



60%
of Employees
Are Women



CLIMATE RISK MANAGEMENT AND ENVIRONMENT

We recognize the need to foster environmentally friendly practices. We consider the environment primarily through our assessment of underwriting risks, including remediating environmental issues and verifying if a property or business is in a flood zone, requiring flood insurance when necessary, and operating efficient and environmentally friendly branches and facilities.



MANAGING ENVIRONMENTAL, SOCIAL, AND GOVERNANCE RISKS

We are committed to understanding and mitigating environmental, social, and governance (ESG) risks in our underwriting activities. Our Compliance and Chief Risk Officers are responsible for implementing and overseeing our ESG Risk Management Program.

Flushing Financial uses an ESG risk template developed by a third-party specialist to assess potential loans. Our ESG assessment includes considerations such as risks of environmental hazards and reputational concerns. For real estate lending, we have a risk escalation process in which we require environmental due diligence to assess each project's compliance with local and federal regulations.

Loans are approved and ratified by management, Board Committee, or the Board of Directors, depending upon size.



CLIMATE RISK MANAGEMENT IN UNDERWRITING

At the end of 2023, approximately 89% of gross loans were collateralized by real estate. On a portfolio basis, a risk assessment is made for climate change. Additionally, starting in 2024, New York City Local Law 97 requires building owners to address emissions standards for buildings with gross building areas of 25,000 square feet or more. Environmental impact studies are required for construction loans, and we also review environmental reporting on certain commercial real estate loans for adherence to American Society for Testing and Materials (ASTM) standards. Further details on commercial real estate (CRE) collateral type and business loans industry concentrations are provided on pages 12 and 13.



OPERATING EFFICIENTLY

We seek to minimize the environmental impact of our operations, including energy use and waste generation. Where possible, the Bank uses LED lighting and energy-efficient appliances. We encourage the use of hybrid vehicles for Company cars, and an electric car charging station is available at our corporate headquarters.

The adoption of digital banking has contributed to a reduction in the size of our branches and, thus, our carbon footprint. Since 2015, we have reduced square footage and moved to smaller spaces for several branches and have kept the targeted size of new branches to 1,200 square feet or less.

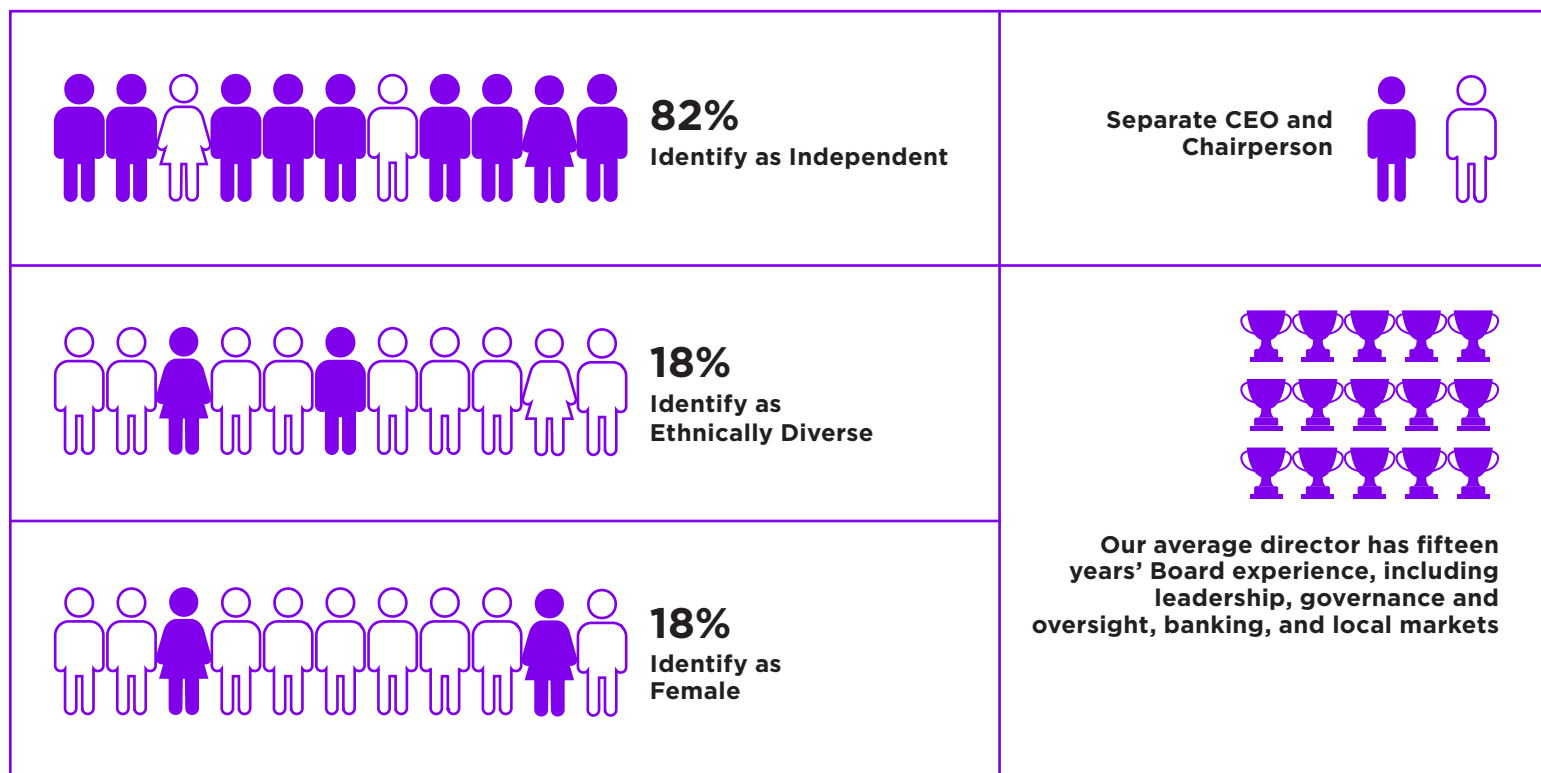


GOVERNANCE AND INTEGRITY

Corporate governance is a strength of our Company. Our Board of Directors has oversight for employees, community, and customer activities through regular meetings and special committees.

The Company has established policies to foster strong governance and to help minimize conflicts of interest, including no hedging or pledging of company stock for executive officers and directors. Each director has stock ownership requirements of 5,000 shares, but the average holding per director was over 72,000 shares as of December 31, 2023. There are stock ownership guidelines for executives, and the Company has a compensation clawback policy. Lending to officers, directors, or affiliated parties is not permitted. We believe these policies strengthen the Board and help directors to maintain independence.

The Board of Directors consists of eleven members from local communities, with diverse industry representation:



Our Advisory Boards serve as a source for new Board members. We view this as a competitive advantage, as the community has representation on the Board, and we have direct input into current local trends.



GOVERNANCE AND INTEGRITY



ETHICS AND INTEGRITY

Our Code of Business Conduct and Ethics Policy guide us in our actions. All employees and members of the Board of Directors are required to adhere to these policies. The Nominating and Governance Committee of the Board has responsibility for oversight of the policy. All staff, including permanent part-time employees, must sign off annually on adhering to our Code and to our Bank Anti-Bribery training.

The Company maintains a formal Anti-Money Laundering Policy to ensure we meet anti-money laundering guidelines and Know Your Customer regulatory requirements. We provide extensive training to all employees, and all employees are tested annually on the five pillars of BSA compliance: designation of a Compliance Officer, development of internal policies and procedures, ongoing training of employees, independent testing, and customer due diligence. A passing score of 80% is required for all employees. In addition, on an annual basis an in-person Board of Director training is held which also covers the pillars of a BSA Compliance Program.

The Bank has close to 100 policies, and we require our employees to participate in extensive industry-specific training on industry-specific policies and others that are relevant to their role within the organization.

In 2023, our Company did not experience any monetary losses as the result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.



WHISTLEBLOWER POLICY

Our Company has a Whistleblower Policy that applies to all employees, officers, and directors who have information regarding possible violations of the law or other misconduct. The policy is implemented by the Chief Audit Officer (ensuring compliance) and the Director of Human Resources (dissemination and enforcement) and is overseen by the Audit Committee of the Board of Directors.

Our Whistleblower Policy is proactively communicated to employees through our Employee Handbook. All employees must sign off annually to attest that they have read it. Employees are instructed to contact (by phone, email, or mail) the Chief Audit Officer, the Chair of the Audit Committee, or the Director of Human Resources if they have reason to believe misconduct has taken place or to raise concerns. Communications can be submitted on a confidential or anonymous basis. Our process for handling any raised issue is that it is documented and if determined that a report or concern merits further investigation it will be promptly communicated to the Audit Committee. The Audit Committee will determine whether the investigation will be made by the Audit Committee, outside counsel, a third party, or an employee. All issues raised are tracked and investigated until resolved.

Our Company has a no retaliation policy as well. These procedures are outlined in the Employee Handbook and a separate Whistleblower Policy, both of which are approved by the Board of Directors. These policies are intended to comply with the U.S. Sarbanes-Oxley Act.



DATA AND CYBERSECURITY

Flushing Financial maintains robust data security and data privacy programs. Our Chief Information Security Officer leads our data security programs. Data and Cybersecurity falls under oversight of the Information Technology and Risk and Compliance Committees of the Board of Directors; additionally, data security performance is reported monthly to the full Board, and twice a year the Board receives a report on our semiannual protection of Personally Identifiable Information audit.



GOVERNANCE AND INTEGRITY

The Flushing Bank Internet Privacy Policy and our Customer Privacy Policy set out our data security policies. They apply enterprisewide, including all subsidiaries. Our policies set forth our commitment to collecting and using data lawfully and for only its stated purpose, and we provide clear terms on data use and retention, including by third parties. Suppliers and business partners are expected to comply with our data security policies, which we review through a risk assessment and vulnerability scan.

The Bank's operations rely on the secure processing, transmission, and storage of confidential information in our computer systems and networks. Our Bank, as a highly regulated entity, operates under the New York State Department of Financial Services regulation for cybersecurity, which is broad in scope and covers five basic areas: governance, testing, ongoing requirements, vendors, and reports.

Our data security program utilizes the National Institute of Standards and Technologies (NIST) and Center for Internet Security (CIS) frameworks and is aligned with the ISO 27001 information security management standard.

Our data security program includes:

- Identity access management controls
- Enterprise-level data encryption and personal data de-identification
- Monthly vulnerabilities risk assessments
- Twice-a-year external penetration testing
- Monitoring of the dark web, hacking campaigns, and indicators of compromise (IOC)
- An Incident Response Plan including escalation, response, and restoration procedures
- Monthly third-party forensic systems review
- Extensive system auditing, including from federal and state regulators
- Third-party validators that conduct a holistic information security system and policies assessment – in 2023 we conducted eight audits for cybersecurity and six for data privacy

New employees, and all individuals with systems access, receive data privacy and cybersecurity training when onboarded, and annual cybersecurity training is a requirement for all employees. Additionally, our Board of Directors receive data security briefings and training.

To date, the Company has not experienced a material breach. If there was a material breach, the Company would be required to disclose the number of data breaches, the percentage involving personally identifiable information, or the number of account holders affected.

STRESS TESTING

Our Company conducts interest rate, credit, and liquidity stress testing on a regular basis to assess risks that arise from our activities. This testing is incorporated into the strategic and capital planning process and factors into routine decision-making. The results of the stress testing are reviewed by executive management and by the Board of Directors. The stress tests have Board-approved limits. The Board also approves the risk appetite statement.





OUR SUSTAINABILITY JOURNEY

Thank you for your interest in Flushing Financial and our progress in advancing environmental, social, and governance practices across our organization. We are committed to being a part of our community and supporting the well-being of our customers, employees, and other stakeholders. We appreciate your feedback on how we can continuously improve our performance.

SUSTAINABILITY ACCOUNTING STANDARDS BOARD - COMMERCIAL BANKS STANDARD		
ACCOUNTING METRIC	CODE	PERFORMANCE IN 2023
DATA SECURITY		
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	0
Description of approach to identifying and addressing data security risks	FN-CB-230a.2	See section <i>Data and Cybersecurity</i>
FINANCIAL INCLUSION & CAPACITY BUILDING		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	116 loans totaling \$46.7 million in 2023
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.22	2 loans totaling \$0.8 million are 30+ past due; 1 nonaccrual loan totaling \$0.5 million as of December 31, 2023
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Over 37,000 accounts with a balance of \$431.2 million of no-cost retail checking
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	3,200 participants in 2023 and more than 6,000 since 2021
INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS		
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	See section <i>Managing ESG Risks</i>
ECOLOGICAL IMPACT MANAGEMENT		
Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3	FN-CB-410b.1	Not reported
Gross exposure for each industry by asset class	FN-CB-410b.2	Not reported
Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	Not reported
Description of the methodology used to calculate financed emissions	FN-CB-410b.4	Not reported
BUSINESS ETHICS		
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulation	FN-CB-510a.1	Any material monetary losses are reported in our 10-K and 8-K filing
Description of whistleblower policies and procedures	FN-CB-510a.2	See section <i>Ethics and Integrity</i>
SYSTEMIC RISK MANAGEMENT		
Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Not a G-SIB
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	See <i>Stress Testing</i> under <i>Governance and Integrity</i>
ACTIVITY METRIC		
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000A	Consumer checking accounts: approximately 28,000 with balances of \$187.6 million; Business checking accounts: approximately 14,000 with balances of \$647.2 million
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	595 personal loans totaling \$276.6 million; 5,656 business loans totaling \$6.4 billion at December 31, 2023



BOARD OF DIRECTORS

ALFRED A. DELLIBOVI

Chairman of the Board, Retired
President & CEO of the Federal
Home Loan Bank of New York

- Audit Committee
- Compensation Committee
- Executive Committee Chair
- Investment Committee
- Nominating & Governance Committee
- Risk & Compliance Committee

JOHN R. BURAN

President & Chief Executive Officer

- Executive Committee
- Information Technology Committee
- Insurance Committee
- Investment Committee

SAM S. HAN

Founder & President
The Korean Channel, Inc.

- Compensation Committee Chair
- Insurance Committee
- Nominating & Governance Committee
- Risk & Compliance Committee

MICHAEL A. AZARIAN

Retired Managing Director
Citigroup

- Audit Committee
- Information Technology Committee Chair
- Risk & Compliance Committee

DOUGLAS C. MANDITCH

Former Chairman & Chief Executive
Officer, Empire Bancorp, Inc.

- Information Technology Committee
- Investment Committee
- Risk & Compliance Committee

JAMES D. BENNETT

Attorney in Nassau County, New York

- Nominating & Governance Committee

JOHN J. MCCABE

Retired Chief Equity Strategist
Shay Assets Management

- Investment Committee Chair
- Nominating & Governance Committee
- Risk & Compliance Committee

STEVEN J. D'IORIO

Executive Managing Director,
Cushman & Wakefield

- Compensation Committee
- Executive Committee
- Information Technology Committee
- Insurance Committee
- Risk & Compliance Committee Chair

DONNA M. O'BRIEN

President
Strategic Visions in Healthcare, LLC

- Compensation Committee
- Insurance Committee Chair

LOUIS C. GRASSI

CEO, Grassi Advisory Group, Inc.

- Audit Committee Chair
- Compensation Committee
- Executive Committee
- Nominating & Governance Committee Chair
- Risk & Compliance Committee

CAREN C. YOH

President, CPA Accounting Firm

- Audit Committee
- Executive Committee
- Investment Committee
- Risk & Compliance Committee



DISCLAIMERS



LEGAL DISCLAIMER

This report is for informational purposes only and was prepared to provide a general overview of our ESG activities. It is not an offer to buy or sell any securities or products from Flushing Financial Corporation, Flushing Bank, or its subsidiaries. This report does not address the performance of our suppliers, contractors, or other partners. This report was not audited by any third party.



FORWARD-LOOKING STATEMENTS

"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, 2023, 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.



Queens

ASTORIA

31-16 30th Avenue

BAYSIDE

61-14 Springfield Boulevard
213-03 Northern Boulevard*

ELMHURST

85-15 Queens Boulevard*

FLUSHING

147-42 Northern Boulevard*
164-20 Northern Boulevard*
44-43 Kissena Boulevard*
136-41 Roosevelt Avenue*

FOREST HILLS

107-11 Continental Avenue

JAMAICA

89-12 Sutphin Boulevard

Brooklyn

AVENUE J

1402 Avenue J

BAY RIDGE

7102 Third Avenue

BENSONHURST

8616 21st Avenue, Unit 1C*

BOROUGH PARK

4616 13th Avenue

MONTAGUE STREET

186 Montague Street

WILLIAMSBURG

217 Havemeyer Street

Manhattan

CHINATOWN

183 Canal Street*

PARK AVENUE

99 Park Avenue

PARK AVENUE SOUTH

225 Park Avenue South

Long Island

GARDEN CITY

1122 Franklin Avenue

HAUPPAUGE

160 Adams Avenue

HICKSVILLE

268 North Broadway*

ISLANDIA

1707 Veterans Memorial Highway

MELVILLE**

555 Broadhollow Road

NEW HYDE PARK

697-B Hillside Avenue

PORT JEFFERSON STATION

4747 Nesconset Highway

SHIRLEY

1044 William Floyd Parkway

UNIONDALE

260 E. RXR Plaza

*Asian Market Branch

**Opening in 2024

