# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K	

# **CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 25, 2025

# **FLUSHING FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

#### 001-33013

(Commission File Number)

# **Delaware**

(State or Other Jurisdiction of Incorporation)

# 11-3209278

(I.R.S. Employer Identification No.)

# 220 RXR Plaza, Uniondale, NY 11556

(Address of principal executive offices)

#### (718) 961-5400

(Registrant's telephone number, including area code)

	the appropriate box below if the Form 8-K ant under any of the following provisions:	filing is intended to simulta	neously satisfy the filing obligation of the		
	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)				
	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)				
	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))				
	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))				
Securit	ties registered pursuant to Section 12(b) of	the Act:			
	Title of each class	Trading Symbol(s)	Name of each exchange on which registered		
	Common Stock, \$0.01 par value	FFIC	The Nasdaq Stock Market LLC		
	e by check mark whether the registrant is a §230.405 of this chapter) or Rule 12b-2 of		y as defined in Rule 405 of the Securities Act of tof 1934 (§240.12b-2 of this chapter).		
Emerg	ing growth company □				
		•	elected not to use the extended transition period ed pursuant to Section 13(a) of the Exchange Act.		

#### Item 7.01. Regulation FD Disclosure.

Flushing Financial Corporation (the "Company") (Nasdaq-GS: FFIC), the parent holding company for Flushing Bank (the "Bank"), today announced that the Board of Directors (the "Board") declared a quarterly dividend on its common stock of \$0.22 per common share, payable on March 28, 2025, to shareholders of record at the close of business on March 14, 2025.

# Item 9.01. Financial Statements and Exhibits.

Exhibit 99.1. Press release of Flushing Financial Corporation dated February 25, 2025. "Flushing Financial Corporation Declares Quarterly Dividend of \$0.22 per Share"

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

# **SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

# FLUSHING FINANCIAL CORPORATION

Date: February 25, 2025 By: /s/ SUSAN K. CULLEN

Susan K. Cullen

Senior Executive Vice President, Chief Financial Officer

and Treasurer



#### CONTACT:

Susan K. Cullen Senior Executive Vice President, Chief Financial Officer and Treasurer Flushing Financial Corporation (718) 961-5400

#### FOR IMMEDIATE RELEASE

# FLUSHING FINANCIAL CORPORATION DECLARES QUARTERLY DIVIDEND OF \$0.22 PER SHARE

Uniondale, NY – February 25, 2025 – Flushing Financial Corporation (the "Company") (Nasdaq-GS: FFIC), the parent holding company for Flushing Bank (the "Bank"), today announced that the Board of Directors (the "Board") declared a quarterly dividend on its common stock of \$0.22 per common share, payable on March 28, 2025, to shareholders of record at the close of business on March 14, 2025.

John R. Buran, the Company's President and Chief Executive Officer stated: "The Company paid its first dividend to shareholders in 1996, and this quarter's marks the 115<sup>th</sup> consecutive quarterly dividend payment. With the balance sheet actions taken in 4Q24, we expect our NIM and profitability to improve meaningfully in 2025. The focus on our 2025 priorities of 1) preserving strong liquidity and capital, 2) maintaining credit discipline, and 3) improving profitability should set the stage for improved financial performance over the long term."

FLUSHING FINANCIAL CORPORATION (Nasdaq: FFIC) is the holding company for Flushing 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 that 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. Additional information on Flushing Financial Corporation and Flushing Bank may be obtained by visiting the Company's web site at FlushingBank.com.

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: Statements in this Press Release 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.

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