FFIC FLUSHING
Financial Corporation

Small enough
to know you.

Large enough
to help you.

3Q20 Earnings Conference Call

October 28, 2020

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Safe Harbor Statement

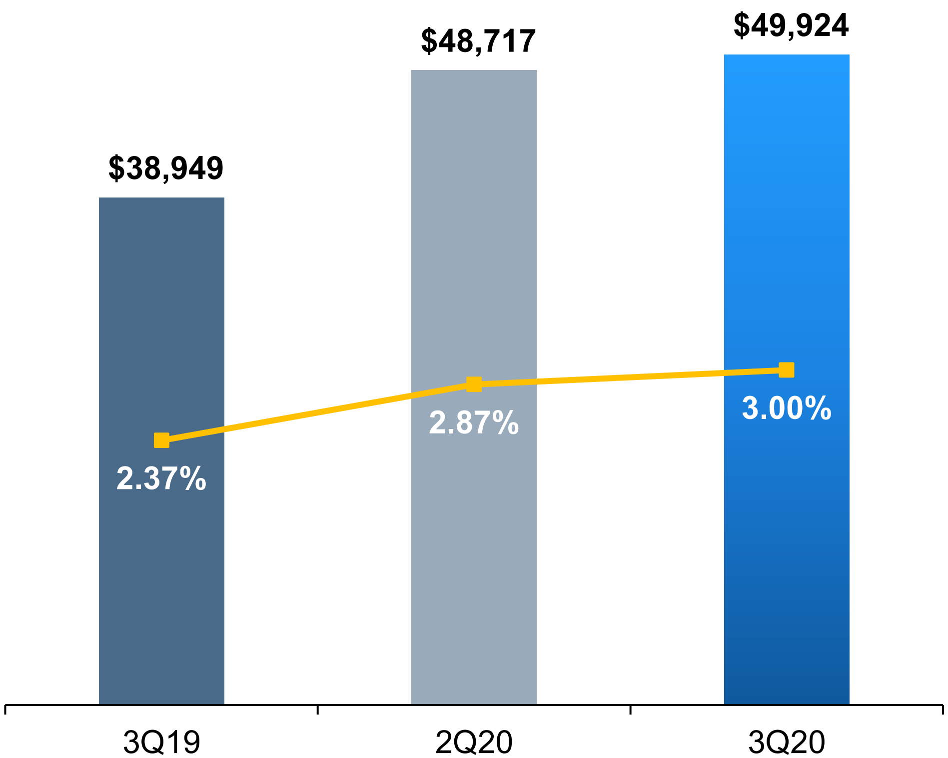
This presentation contains "forward-looking statements" within the meaning of the federal securities laws. These forward-looking statements may include management plans relating to the Empire merger; any statements of the plans and objectives of management for future operations, products or services, including the execution of integration plans relating thereto; any statements of expectation or belief; projections related to certain financial metrics; and any statements of assumptions underlying any of the foregoing. Forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time and are beyond our control. Forward-looking statements speak only as of the date they are made. Flushing assumes no duty and does not undertake to update any forward-looking statements. Because forward-looking statements are by their nature, to different degrees, uncertain and subject to assumptions, actual results or future events could differ, possibly materially, from those that Flushing anticipates in its forward-looking statements, and future results could differ materially from historical performance. Factors that could cause or contribute to such differences include, but are not limited to, those included in Flushing's Annual Report on Form 10-K as of December 31, 2019 and those disclosed in Flushing's other periodic reports filed with the Securities and Exchange Commission (the "SEC"). Certain of these risks, as well as other risks associated with the merger, are more fully discussed in the proxy statement/prospectus included in the registration statement on Form S-4 filed with the SEC in connection with the merger. For any forward-looking statements made in this presentation, Flushing claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

Record Core Diluted EPS for 3Q20

- **Record core diluted EPS increased 56% to $0.56 from previous quarter**
  - GAAP diluted EPS totaled $0.50
- **Record net interest income totaled $50MM, increased 2.5% from 2Q20, driven by an improvement in cost of funds**
  - Second consecutive quarter of record results
- **NIM improved 13 bps for the quarter**
  - Cost of funds decreased by 10 bps
- **Credit remains strong**
  - Forbearances have decreased from a peak in the second quarter of $1.5B to approximately $845MM
  - Of the outstanding forbearances, $824MM, or 97%, are secured by a mortgage with an average LTV of 46%
  - Expect further reduction in the fourth quarter as majority of original forbearances were for six months
  - Approximately 80% of loans expected to return to full payment have done so
  - Generally granted additional forbearances at new terms more advantageous to the Company
- **Reduced provision for credit losses by 74%**
  - Recorded provision of $2.5MM compared to a provision of $9.6MM for 2Q20
  - Impact of negative economic environment primarily due to the COVID-19 pandemic reflected in provision
- **Status of Empire Merger**
  - Shareholder approval received on October 27, 2020
  - Transaction remains on target to close on or about October 31, 2020
  - System conversion expected in mid-November

Record Net Interest Income

Net Interest Income ($000s)



Core NIM

3Q19	2Q20	3Q20
2.33%	2.85%	2.89%

3Q20 Highlights

- NIM increased 13bps QoQ and 63bps YoY
- NIM increase driven by improvement in cost of funds
- Cost of funds decreased 10bps QoQ and 105bps YoY
- Core yield on total loans decreased 7bps QoQ and 42bps YoY

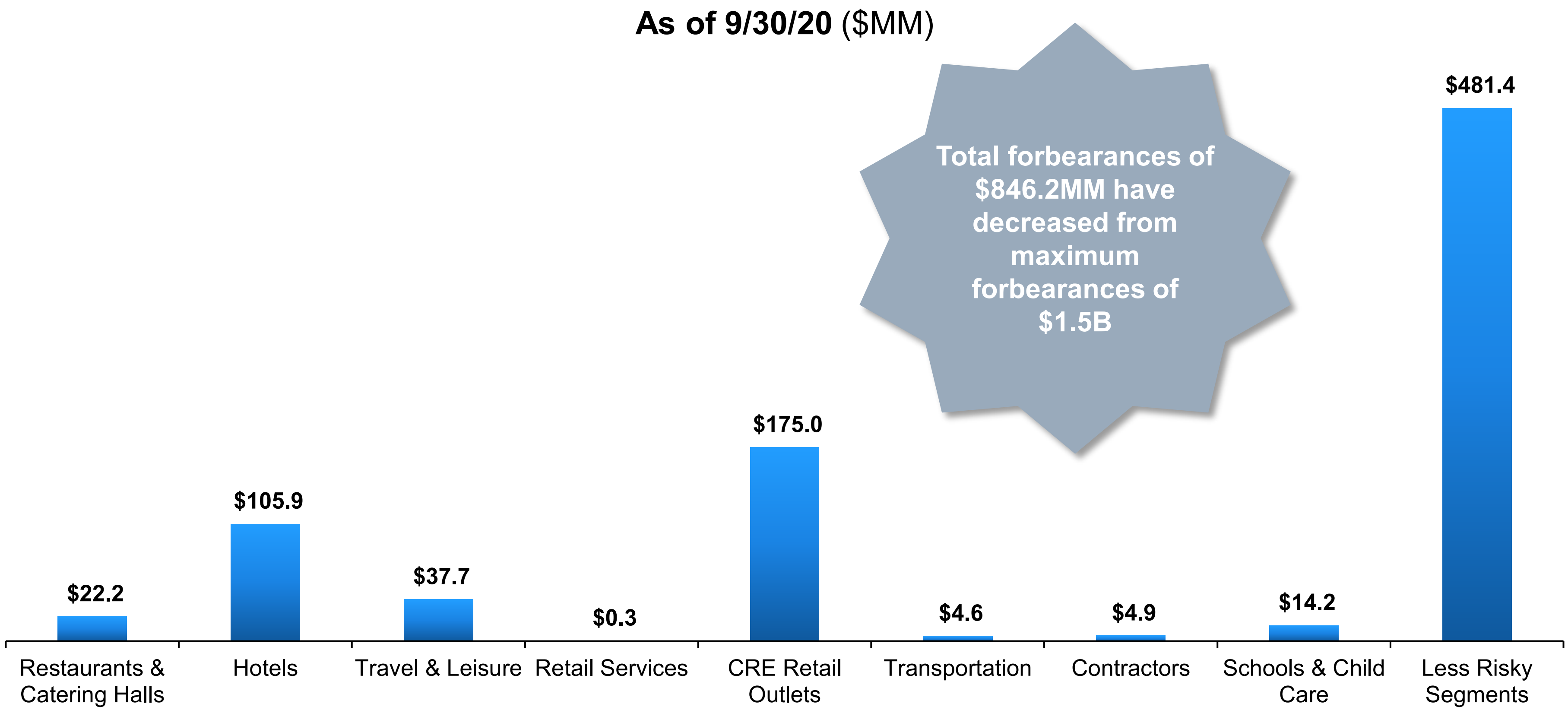
[1] Core NIM excluding prepayment penalties from loans and securities, recovered interest from delinquent loans and losses from fair value adjustments on qualifying hedges.

Management Focus for 3Q20

- **Yield Maintenance on Interest Earning Assets**
  - Yield on interest earning assets increased three basis points from the second quarter
  - Gross loans decreased $42MM, or 1% (not annualized) from 2Q2020
  - Net average interest earning assets decreased $134MM, or 2% (not annualized) from 2Q2020
- **Decrease the cost of funds**
  - Cost of funds decreased by 10 bps from the second quarter and 105 basis points from third quarter 2019
  - For the nine-month period, cost of funds decreased 72 basis points
  - Total deposits decreased $144MM, or 3%, as the loan portfolio decreased
  - Average interest-bearing liabilities decreased $181MM, or 3% (not annualized)
- **Reduced loans in forbearance**
  - Reduced forbearances to approximately $846MM
  - Approximately 97% of forbearances are collateralized by mortgages with an average LTV of 46% with the remainder collateralized by income producing equipment
  - Site inspected a cross section of the retail properties in the portfolio noting they were open, stores were stocked, and marketplace was active

Outstanding Loans in Forbearance

- Further reduction expected as original forbearances were for six months and will expire before year end
- Forbearances are either deferral of principal, interest, escrow or combination thereof
- Repayment of deferred principal and interest is generally not due until loan maturity



Forbearances by Segment

- Loans granted forbearance has decreased from a peak of $1.5B to $846.2MM
- 97% of loans with an active forbearance are secured by a mortgage with an average LTV of 46%

	Forebearances[1]		Forbearance Backed by Mortgages[1]		
	Balance	% of Segment	Balance	% of Total	LTV
Stressed Segments	($ in thousands)		($ in thousands)		
Restaurants and Catering Halls	$ 22,228	29.2 %	$ 22,228	100.0 %	37.7 %
Hotels	105,942	60.0	105,942	100.0	61.9
Travel and Leisure	37,670	20.8	33,918	90.0	36.4
Retail Services	299	0.3	-	- [2]	-
CRE – Shopping Center	74,746	29.6	74,746	100.0	39.8
CRE – Single Tenant	14,366	10.9	14,366	100.0	38.0
CRE – Strip Mall	85,921	31.0	85,921	100.0	51.1
Transportation	4,621	3.9	1,802	39.0 [2]	40.5
Contractors	4,935	2.2	3,598	72.9 [2]	33.7
Schools and Childcare	14,200	27.4	8,701	61.3	42.6
Subtotal	$ 364,928	23.0 %	$ 351,222	96.2 %	47.7 %
Less Risky Segments	$ 481,296	11.1 %	$ 472,629	98.2 %	44.6 %
Total	$ 846,224	14.3 %	$ 823,851	97.4 %	45.5 %

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[1] Represents dollar amount granted at modification. [2] Loans not collateralized by mortgages are secured by equipment.

Forbearance Conclusion

- **Fourth Quarter 2020 Expirations**
  - Forbearances totaling $749.2MM are set to expire in 4Q20 with 98% collateralized by mortgages
  - Real Estate collateralized forbearances total $641.5MM
  - Business Banking forbearances total $107.7MM

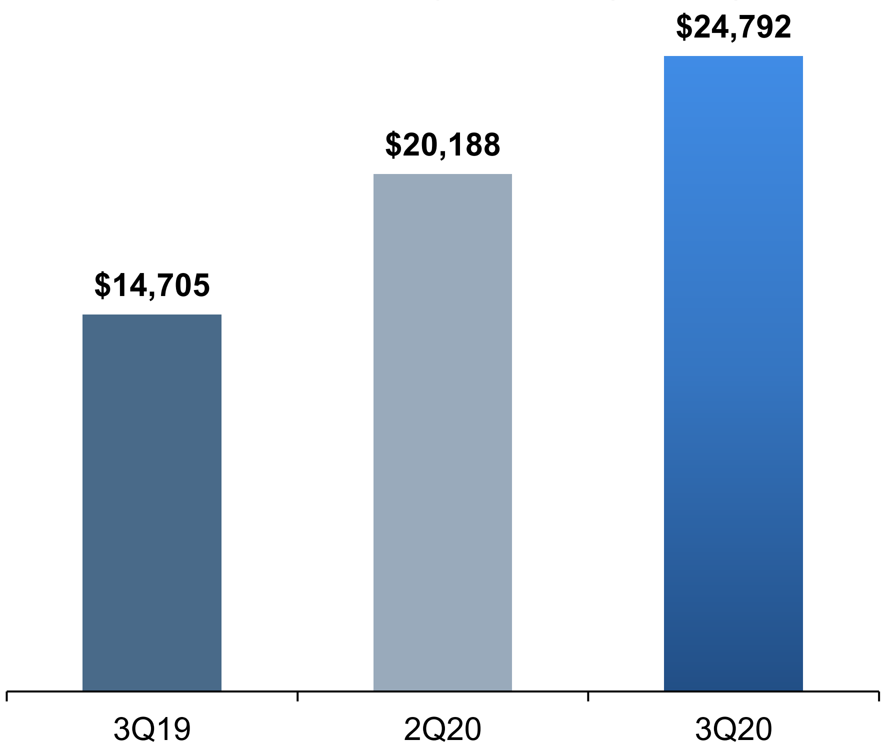
- **Minimal Loss Content Expected**
  - Over 97% of the forbearances are collateralized by real estate with a current average LTV of 46%

Credit Quality

3Q20 Highlights

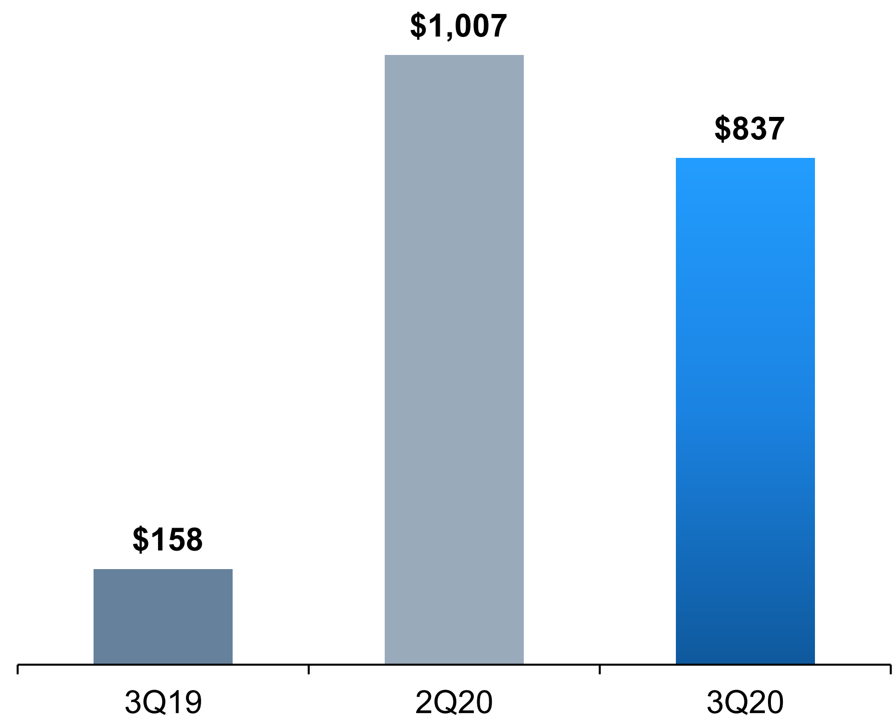
- Loan-to-value ratio on real estate dependent loans as of September 30, 2020 totaled 37.8%
- Average loan-to-value for non-performing loans collateralized by real estate at September 30, 2020 was 30.6%
- 3Q20 Charge-offs primarily related to taxi medallion loans

Non-performing Loans ($000s)



As a Percent of Gross Loans		
0.26%	**0.34%**	**0.42%**

Net Charge-offs ($000s)

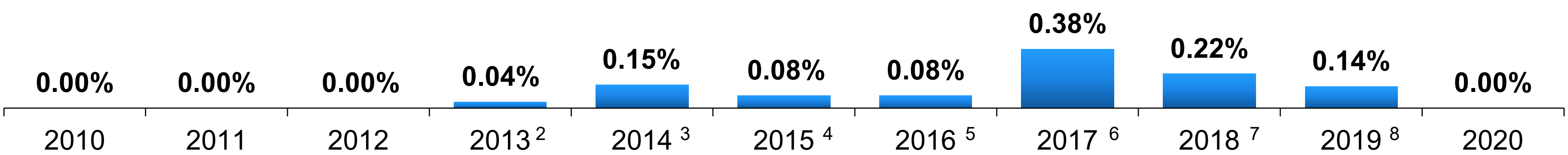


As a Percent of Average Loans		
0.01%	**0.07%**	**0.06%**

Minimal Delinquencies on the Total Portfolio

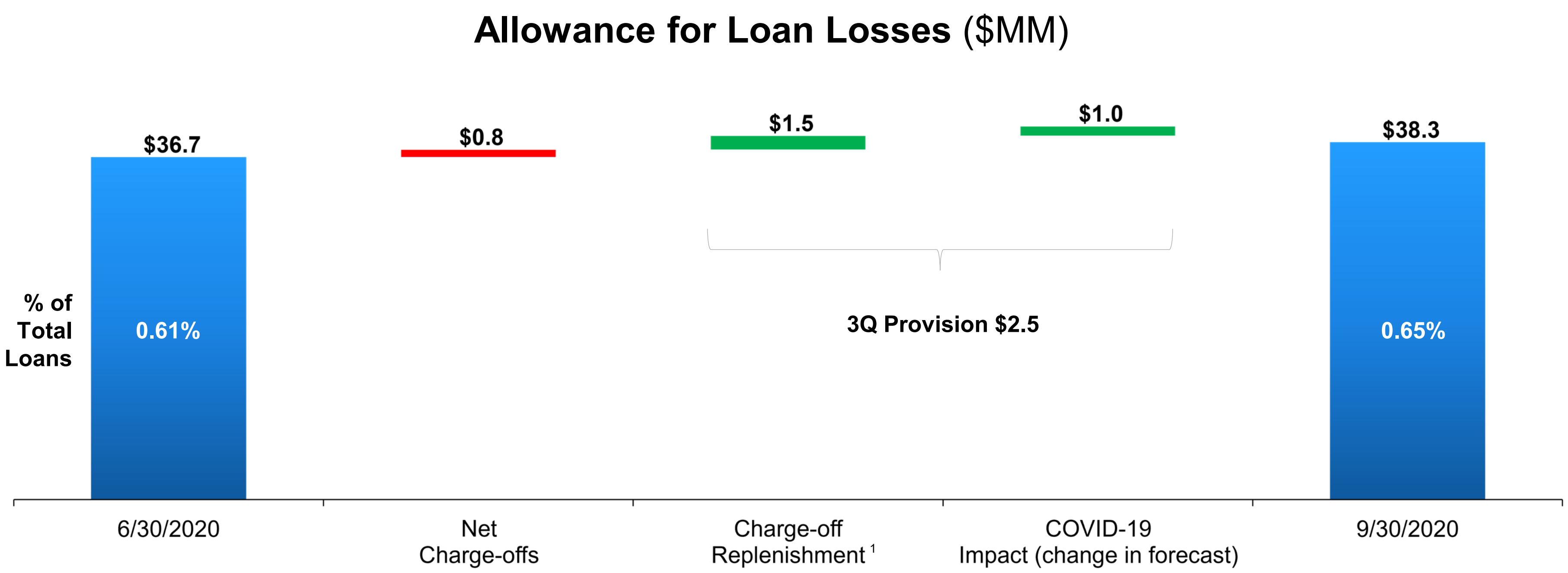
90-Day Delinquencies as % of Loans Originated by Year[1]

Twenty-four delinquent loans for vintage years covering over 10 years of originations



[1] Calculated by dividing current 90-day delinquencies by total loans originated by vintage period. [2] Represents one 1-4 family, three taxi medallions and one small business loan. [3] Represents nine taxi medallion. [4] Represents one 1-4 family and one business loan. [5] Represents one 1-4 family. [6] One SBA loan and three small business loans. [7] Represents one multi-family real estate loan and one mixed use loans. [9] Represents one commercial loan.

3Q20 COVID-19 Reserve Building



- **3Q20 economic outlook included annualized GDP decline and elevated unemployment**
  - 3Q20 provision includes the impact of the macroeconomic environment and a qualitative assessment of sectors and loans most impacted by COVID-19, including loan forbearances
- **Use the Oxford Economic Forecast Model**
- **Our model forecasts for four quarters and assumes it will take four quarters to return to our historical loss pattern**

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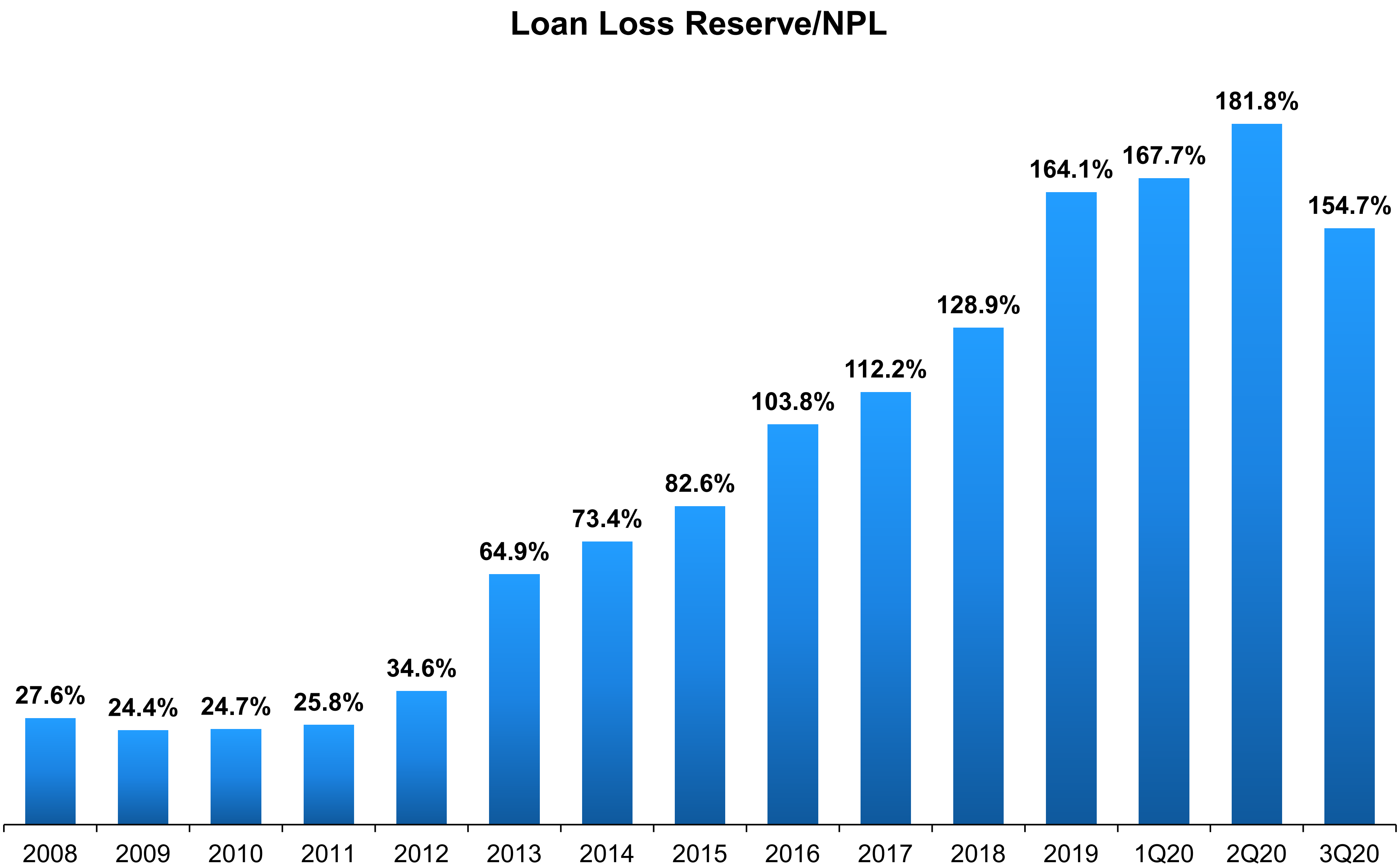
[1] Includes an allocated reserve totaling $0.6MM related to one doubtful loan.

Coverage Ratio



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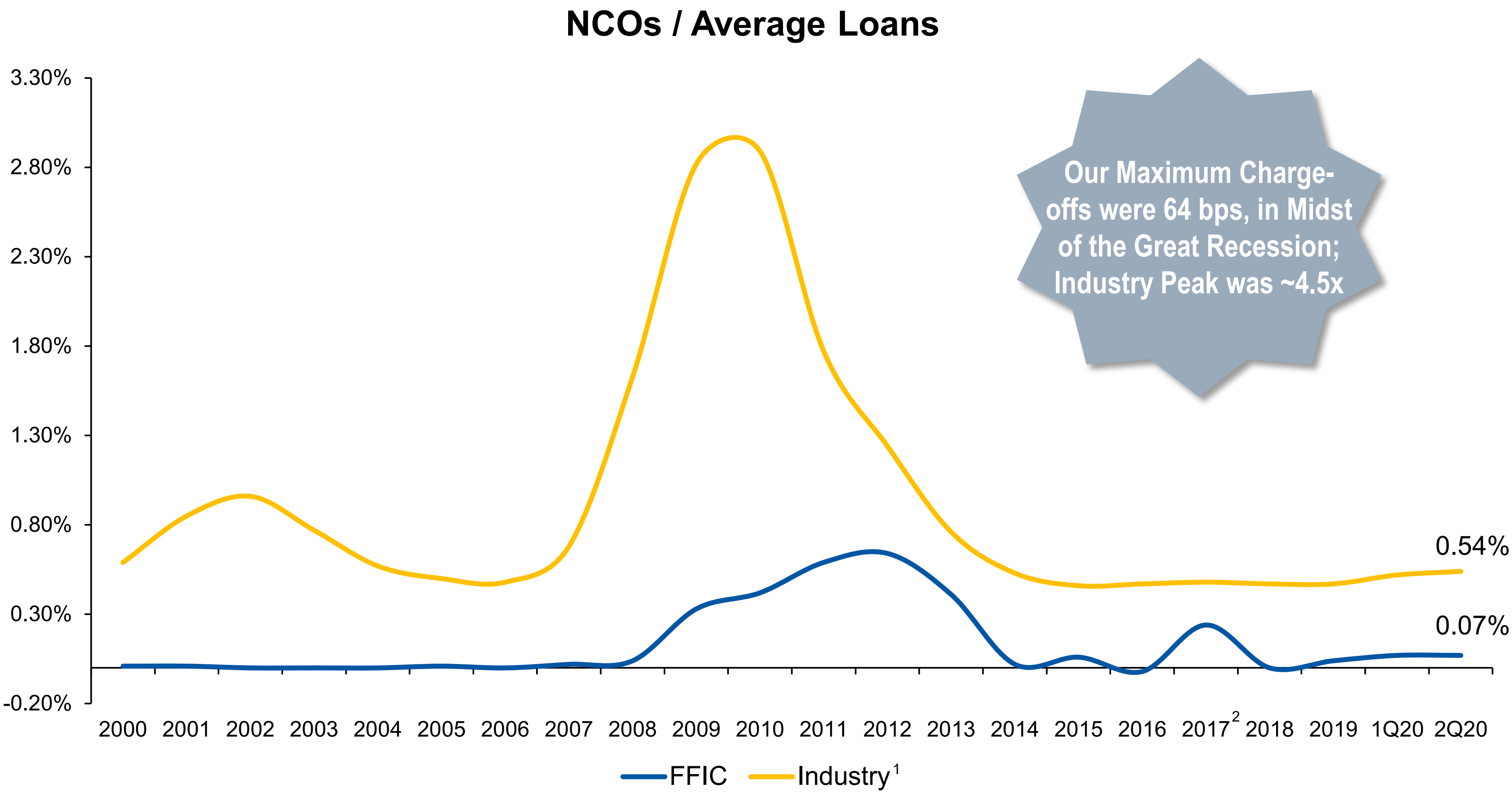
Credit Discipline Paramount

- Over two decades and multiple credit cycles, Flushing has a history of better than industry credit
- Since the Great Recession, construction loans have decreased by 38% and mixed use by 21%
  - LTV has improved to 38% from 48%



Source: SNL Financial. Financial data as of 10/14/20. [1] "Industry" includes the ~400 banks that compose the SNL U.S. Bank and Thrift Index. [2] Includes $11.2MM in taxi medallion write-offs.

Credit Outlook

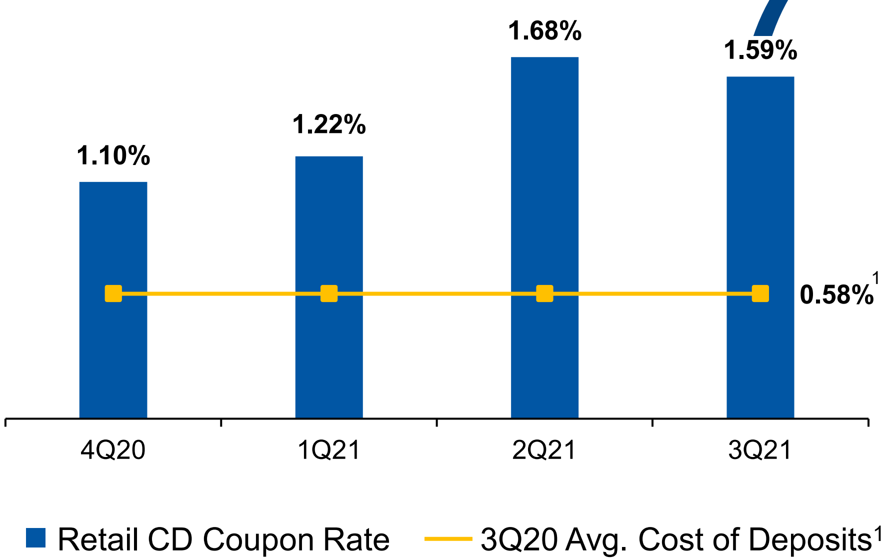
- **Loan portfolio has retained its historical conservative nature**
- **Expect future losses to be consistent with historical trends due to the underlying metrics and results of stress testing**
- **Our loan portfolio is 88% collateralized by real estate with an average LTV of 38%**
- **Minimal 90+ delinquencies representing 38 bps of gross loans**
- **Forbearance down 44% from intra-period peak**
  - Active forbearances have decreased to approximately $845 million from $1.5B
  - Active forbearances should decrease in the fourth quarter as the majority of original grants were for six months which expire in the fourth quarter
  - Forbearances collateralized by either real estate primarily in New York Metro area or income producing equipment
- **New York Metro area has entered Phase IV with positive results**
  - Over 90% of the loan portfolio is situated in the area
    - Now open: restaurants, malls, higher education, schools K-12, low-risk art/entertainment, professional sports, gyms/fitness

Opportunity to Further Reduce Funding Costs

- ~$780MM of Retail CDs are scheduled to mature through 3Q21, representing 16% of total deposits as of 3Q20, at a weighted average cost of 1.24%

CDs Maturing

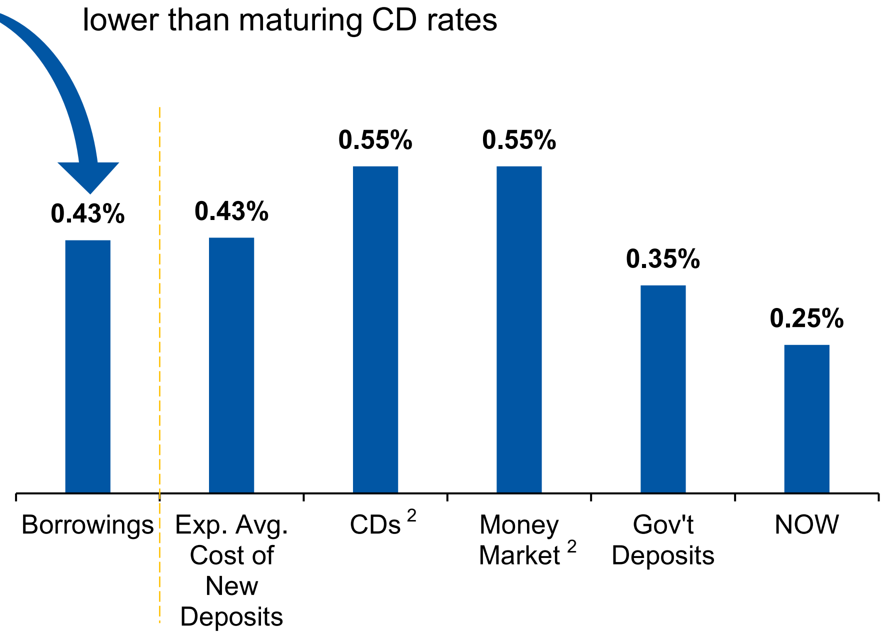
- Yields rolling off exceed current market deposit costs



Amount Maturing ($MM)			
$314.7	$342.7	$42.6	$82.4

Replacement Funding

- Current deposit costs of replacement products significantly lower than maturing CD rates



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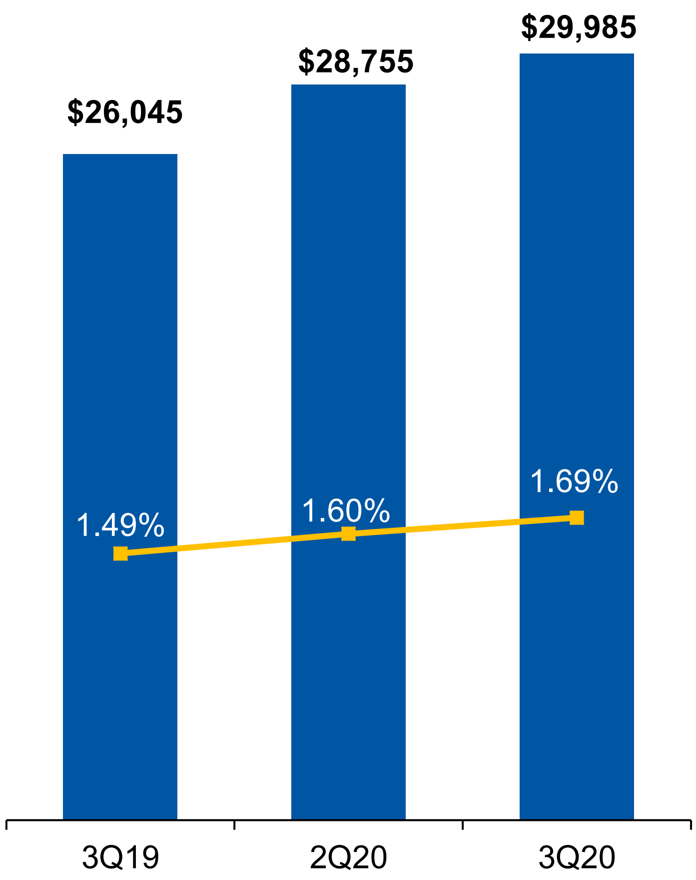
[1] Excluding Escrow. [2] Represents promotional or highest tier rate.

Protection on Asset Rates

- We expect reduced movement on asset yields
- Barring movement in the macro-interest rate environment, expect limited movement in floating rate portfolio, which totals $599MM
- ~21% of the $5.2B real estate portfolio reprices annually
- Individual loans contain floors

Controlling Non-Interest Expense

Non-Interest Expense ($000s)



3Q20 Highlights

- Non-interest expense increased $1.2MM, or 4.3% QoQ
- Efficiency ratio was 55.4% for 3Q20 compared to 54.9% for 2Q20 and 58.9% for 3Q19
- Includes legal expenses related to the Empire merger of $0.4MM for 3Q20, $0.2MM for 2Q20 and $0.5MM for 3Q19
- Non-interest expense was 1.69% in 3Q20 compared to 1.60% in 2Q20 from 1.49% in 3Q19
- Increased YoY due to growing the business; 3Q19 included FDIC assessment credit

Transaction Highlights

Compelling Strategic Rationale	▪ Combined entity will be Long Island's 2nd largest bank by deposit share among regional and community financial institutions[1] • Expands Flushing's presence across Long Island with entrance into Suffolk County • Meets Flushing's strategic objectives by improving cost of deposits and lowering loan-to-deposit ratio • Expands business opportunities through Flushing's enhanced technological capabilities ▪ Increased size and geographic reach enhances operating leverage and profitability
Positive Financial Impact	▪ Approximately 20% accretive in 2021 ▪ Tangible book value dilution of 6.4% at close, with an earnback of 3.4 years[2] ▪ Pro forma efficiency ratio improves ~300bps to 52%[3]
Seamless Integration Execution	▪ Empire's asset base is 13% relative to Flushing, allowing for a manageable integration process ▪ Empire's current credit conditions are similar to what Flushing is experiencing

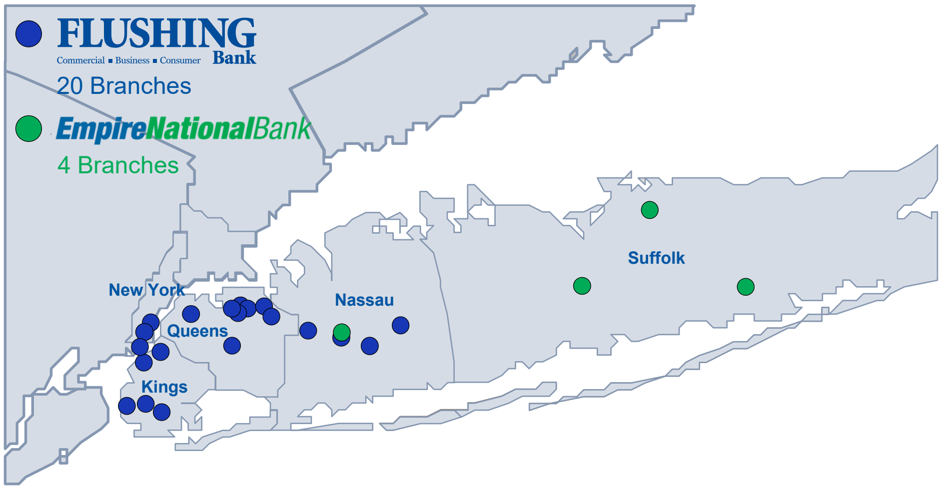
[1] Based on FDIC "Deposits Market Share" as of June 30, 2020 on aggregate deposit market share for Kings, Queens, Nassau & Suffolk counties for community banks <$20 billion in assets
[2] Using cross-over method. Calculated as time period at which Flushing's pro forma tangible book value per share equals Flushing's stand-alone tangible book value per share
[3] Based on pro forma core non-interest expenses for the quarter ended September 30, 2020 including fully phased-in cost savings
Source: Company reports, S&P Global Market Intelligence

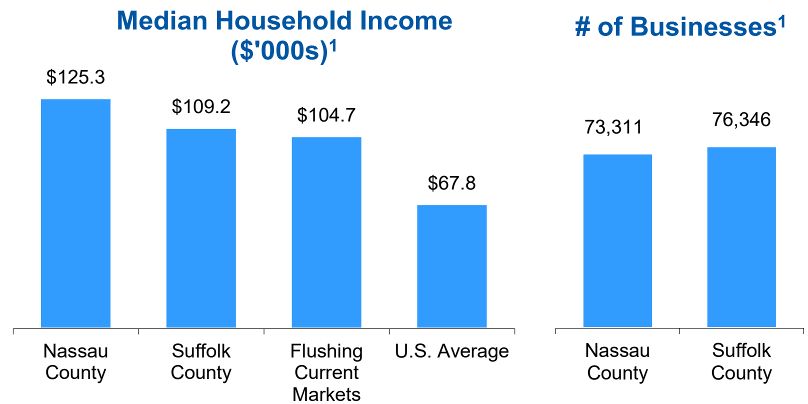
Accretion Aided by Expense Saves

- **Income from Empire projected at an incremental $7MM**
  - Based upon liability sensitive nature of the Empire balance sheet, and the current interest rate environment

- **Projected Expense Saves**
  - Projected expense saves of approximately $7MM
  - An acceleration of expense saves has been recognized due to voluntary employee terminations
  - Majority of cost saves will be recognized beginning in 2021
  - Salaries and benefit expense will account for approximately 60% of the expense saves
  - Savings related to redundant functions will account for the remainder of the expense savings

Combination Creates a Leading Long Island Franchise





- ✓ Lowers Flushing's cost of deposits and improves loan-to-deposit ratio
- ✓ Enhances core earnings power and provides significant cost savings opportunities
- ✓ Expands Flushing's geographic presence into Suffolk County

Pro Forma Financial Highlights[2]

($MM)

$7,984[3] Assets	**$5,707**[3] Deposits
$6,622[3] Gross Loans	**115.2%**[3] Loans / deposits
0.78% ROAA[4]	**$378** Market cap[5]

[1] Demographic data as of the quarter ended June 30, 2020
[2] Based on Flushing's estimates for the combined entity without merger adjustments
[3] Pro forma data as of the quarter ended September 30, 2020, including net deferred fees / costs
[4] Based on 2021 estimated projections
[5] Based on Flushing's closing price on October 22, 2020 multiplied by pro forma diluted outstanding shares of Flushing after giving effect to the transaction
Source: Company reports, S&P Global Market Intelligence

COVID-19 Opportunities/Learnings

- **Remote Work Opportunities**
  - Opportunity to reduce space requirements resulting in a decrease or flattening of occupancy costs, including rent, taxes and utilities
  - Opportunity to reduce costs if functions are moved outside of metro New York
- **Power of the enhanced digital platform**
  - Attracting a younger demographic
  - 23% of new account are opened digitally
  - Online banking enrollment increased 4% quarter over quarter
- **Improved employee productivity**
  - Streamline processes through technology utilization
  - Reduced sick and inclement weather days as employees have ability to work remotely

Third Quarter Jump Off

- **Record core diluted EPS increased 56% from previous quarter to $0.56**
  - GAAP diluted EPS totaled $0.50
- **NIM improved with opportunity to further reduce cost of funds**
  - Cost of funds decreased by 10 bps
  - Net Interest Income increased to $49.9MM
- **Provision for credit losses decreased 74% from 2Q20**
- **Non-interest expenses increased to $30.0MM, or 4% from second quarter**
  - Efficiency ratio of 55.4% compared to 54.9% from 2Q20
- **Credit remains strong**
  - Forbearances have decreased from a peak in the second quarter of $1.5B to approximately $845MM
  - Of the outstanding forbearances, $824MM, or 97%, are secured by a mortgage with an average LTV of 46%
  - Expect further reduction in forbearances for the fourth quarter as majority were for six months
  - Approximately 80% of loans expected to return to full payment have already done so
  - Additional forbearances generally granted at new terms more advantageous to the Company
- **Empire Merger**
  - Transaction has been approved by all required parties
  - Merger on target to close on or about October 31, 2020
  - Substantial earnings accretion expected in 2021

Why Flushing Financial

1 Management Culture & Track Record

- Long-standing, skilled management team
- Experienced lending in greater New York City markets
- 404% total return since IPO in 1995[1]
- Positive core earnings through the cycle and every quarter since IPO
- Consistent dividend payouts

2 Attractive Markets & Customers

- Premium location in high growth, high income NYC area markets
- Leading community bank market-share in footprint; competitive strength as a CRE lender
- Growth in commercial business customers
- Strong Asian customer base

3 Strong Financial Performance

- Attractive return profile
- Well capitalized balance sheet
- Sufficient liquidity and contingency funding
- Exceptionally well reserved given superior credit and underwriting standards

4 Executing Strategic Objectives

- NIM optimization through loan rate improvement and cost of funds management
- Yield management through strategic loan portfolio mix
- Leverage technology to reduce expense base, while enhancing the customer experience

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[1] As of September 30, 2020.

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Appendix

3Q20 Operating Results

	3Q20	2Q20	3Q19
Earnings ($MM, except EPS data)			
GAAP Net Interest Income	$49.9	$48.7	$38.9
Net Income	$14.3	$18.3	$10.7
Core Net Income[1]	$16.2	$10.3	$13.8
EPS	$0.50	$0.63	$0.37
Core EPS	$0.56	$0.36	$0.48
Profitability Ratios			
ROAA	0.81%	1.01%	0.62%
ROAE	9.94%	13.11%	7.60%
Net Interest Margin	3.00%	2.87%	2.37%
Efficiency Ratio[2]	55.37%	54.92%	58.87%
Capitalization Ratios			
Tangible Common Equity	8.10%	7.78%	7.79%
Dividend Payout	42.00%	33.33%	56.76%

[1] Excludes effects of net gains/losses from fair value adjustments, net gains/losses on sale of securities, net gains/losses from sale of asset, life insurance proceeds, merger expense and net gain/ losses from fair value adjustments of qualifying hedges. Core earnings presented in 3Q20 press release. [2] Efficiency ratio, a non-GAAP measure, was calculated by dividing non-interest expense (excluding accelerated employee benefits upon officers death, merger expense, OREO expense and the net gain/loss from the sale of OREO) by the total of net interest income (excluding net losses from fair value adjustments on qualifying hedges) and non-interest income (excluding net gains and losses from the sale of securities, assets and fair value adjustments and life insurance proceeds).

Non-cash Fair Value Adjustments to GAAP Earnings

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

Core Diluted EPS, Core ROAE, Core ROAA, Pre-provision Pre-tax Net Revenue, Core Net Interest Income, Core Yield on Total Loans, Core Net Interest Margin 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 non-interest 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

	Three Months Ended			Nine Months Ended	
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
GAAP income before income taxes	$ 18,820	$ 24,080	$ 13,260	$ 41,304	$ 36,443
Net (gain) loss from fair value adjustments	2,225	(10,205)	2,124	(1,987)	6,160
Net loss on sale of securities	—	54	—	91	15
Life insurance proceeds	—	(659)	—	(659)	(43)
Net gain on sale of assets	—	—	—	—	(770)
Net (gain) loss from fair value adjustments on qualifying hedges	(230)	365	1,262	2,208	2,717
Accelerated employee benefits upon Officer's death	—	—	—	—	455
Merger expense	422	194	510	1,545	510
Core income before taxes	21,237	13,829	17,156	42,502	45,487
Provision for income taxes for core income	5,069	3,532	3,312	10,537	10,116
Core net income	$ 16,168	$ 10,297	$ 13,844	$ 31,965	$ 35,371
GAAP diluted earnings per common share	$ 0.50	$ 0.63	$ 0.37	$ 1.08	$ 0.99
Net (gain) loss from fair value adjustments, net of tax	0.06	(0.27)	0.06	(0.05)	0.17
Net loss on sale of securities, net of tax	—	—	—	—	—
Life insurance proceeds	—	(0.02)	—	(0.02)	—
Net gain on sale of assets, net of tax	—	—	—	—	(0.02)
Net (gain) loss from fair value adjustments on qualifying hedges, net of tax	(0.01)	0.01	0.04	0.06	0.07
Accelerated employee benefits upon Officer's death, net of tax	—	—	—	—	0.01
Merger expense, net of tax	0.01	0.01	0.01	0.04	0.01
Core diluted earnings per common share[1]	$ 0.56	$ 0.36	$ 0.48	$ 1.11	$ 1.23
Core net income, as calculated above	$ 16,168	$ 10,297	$ 13,844	$ 31,965	$ 35,371
Average assets	7,083,028	7,206,059	6,972,403	7,131,850	6,911,077
Average equity	576,512	557,414	564,255	570,198	559,209
Core return on average assets[2]	0.91 %	0.57 %	0.79 %	0.60 %	0.68 %
Core return on average equity[2]	11.22 %	7.39 %	9.81 %	7.47 %	8.43 %

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[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

	Three Months Ended			Nine Months Ended	
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
Net interest income	$ 49,924	$ 48,717	$ 38,949	$ 139,467	$ 120,761
Non-interest income	1,351	13,737	1,039	12,224	4,433
Non-interest expense	(29,985)	(28,755)	(26,045)	(91,120)	(85,622)
Pre-provision pre-tax net revenue [1]	$ 21,290	$ 33,699	$ 13,943	$ 60,571	$ 39,572

[1] Includes non-cash net gains (losses) from fair value adjustments totaling ($2.0MM), $9.8MM and ($3.4MM) for the three months ended September 30, 2020, June 30, 2020 and September 30, 2019, respectively and ($0.2MM) and ($8.9MM) for the nine months ended September 30, 2020 and 2019, respectively.

Reconciliation of GAAP NII & NIM to CORE NII & NIM

	Three Months Ended			Nine Months Ended	
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
GAAP net interest income	$ 49,924	$ 48,717	$ 38,949	$ 139,467	$ 120,761
Net (gain) loss from fair value adjustments on qualifying hedges	(230)	365	1,262	2,208	2,717
Core net interest income	$ 49,694	$ 49,082	$ 40,211	$ 141,675	$ 123,478
GAAP interest income on total loans, net	$ 60,367	$ 60,557	$ 62,825	$ 182,033	$ 187,428
Net (gain) loss from fair value adjustments on qualifying hedges	(230)	365	1,262	2,208	2,717
Prepayment penalties received on loans	(1,357)	(702)	(1,697)	(2,812)	(3,622)
Net recoveries of interest from non-accrual loans	(86)	(74)	(292)	(596)	(1,525)
Core interest income on total loans, net	$ 58,694	$ 60,146	$ 62,098	$ 180,833	$ 184,998
Average total loans, net	$ 5,904,051	$ 5,946,412	$ 5,645,503	$ 5,881,858	$ 5,585,445
Core yield on total loans	3.98 %	4.05 %	4.40 %	4.10 %	4.42 %
Net interest income tax equivalent	$ 50,041	$ 48,852	$ 39,097	$ 139,861	$ 121,159
Net (gain) loss from fair value adjustments on qualifying hedges	(230)	365	1,262	2,208	2,717
Prepayment penalties received on loans and securities	(1,432)	(702)	(1,697)	(2,887)	(3,622)
Net recoveries of interest from non-accrual loans	(86)	(74)	(292)	(596)	(1,525)
Net interest income used in calculation of Core net interest margin	$ 48,293	$ 48,441	$ 38,370	$ 138,586	$ 118,729
Total average interest-earning assets	$ 6,675,896	$ 6,809,835	$ 6,589,498	$ 6,734,979	$ 6,550,509
Core net interest margin	2.89 %	2.85 %	2.33 %	2.74 %	2.42 %

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