FLAGSTAR BANCORP INC Form 8-K January 23, 2018

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): January 23, 2018

(Exact name of registrant as specified in its charter)

Michigan 1-16577 38-3150651 (State or other jurisdiction of incorporation) 1-16577 1-16577 38-3150651 (Commission File (I.R.S. Employer Incorporation) Number) Identification No.)

5151 Corporate Drive, Troy, Michigan 48098 (Address of principal executive offices) (Zip Code) (248) 312-2000 (Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

oWritten communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

oPre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition

On January 23, 2018, Flagstar Bancorp, Inc. (the "Company") issued a press release regarding its preliminary results of operations and financial condition for the three months ended December 31, 2017 and announced regulatory approval to acquire eight branches of Desert Community Bank. The text of the press release is furnished as Exhibit 99.1 to this report. The Company will include final financial statements and additional analyses for the year ended December 31, 2017 as part of its Annual Report on Form 10-K.

On January 23, 2018, the Company will hold a conference call to review fourth quarter 2017 earnings. A copy of the slide presentation to be used by the Company on the conference call is furnished as Exhibit 99.2 to this Current Report on Form 8-K.

Item 9.01 Financial Statements and Exhibits

Exhibits

Press release of Flagstar

99.1 Bancorp,

Inc. dated

January 23,

2018

Flagstar

Bancorp,

Inc.

Conference

Call

99.2

Presentation

Slides -

Earnings

Presentation

Fourth

Quarter

2017

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.

FLAGSTAR BANCORP, INC.

Dated: January 23, 2018 By: /s/ James K. Ciroli

James K. Ciroli

Executive Vice President and Chief Financial Officer

Exhibit Index

Exhibit No. Description

Press release

of Flagstar

99.1 Bancorp. Inc. dated

January 23,

<u>2018</u>

Flagstar

Bancorp,

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Conference

<u>Call</u>

99.2 <u>Presentation</u>

Slides -

Earnings

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<u>Fourth</u>

<u>Ouarter</u>

<u>2017</u>