

NEW YORK COMMUNITY BANCORP INC  
 Form 4  
 November 21, 2006

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 CARPENTER JAMES J

2. Issuer Name and Ticker or Trading Symbol  
 NEW YORK COMMUNITY BANCORP INC [NYB]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
 615 MERRICK AVENUE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 11/16/2006

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Sr.EVP & Chief Lending Officer

WESTBURY, NY 11590  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 \_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
				Code V	Amount	(A) or (D)	Price			
Common Stock	11/16/2006		J <sup>(1)</sup>	V	66	A	\$ 16.37	4,363	I	By 401(k)
Common Stock								29,589	I	By ESOP
Common Stock								16,166	I	By IRA

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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number.

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Stock Option (right to buy)	\$ 8.65					01/18/2004 <sup>(2)</sup> 01/18/2011	Common Stock	11,564
Stock Option (right to buy)	\$ 12.5					12/21/2003 <sup>(3)</sup> 12/21/2011	Common Stock	19,844
Stock Option (right to buy)	\$ 13.85					07/24/2004 <sup>(4)</sup> 07/24/2012	Common Stock	35,556
Stock Option (right to buy)	\$ 16.06					01/21/2004 <sup>(5)</sup> 01/21/2013	Common Stock	14,222
Stock Option (right to buy)	\$ 16.06					12/30/2005 <sup>(6)</sup> 01/21/2013	Common Stock	7,111
Stock Option (right to buy)	\$ 23.5					09/16/2004 <sup>(7)</sup> 09/16/2013	Common Stock	13,333
Stock Option (right to buy)	\$ 23.5					12/30/2005 <sup>(8)</sup> 09/16/2013	Common Stock	6,667

