

NEW YORK COMMUNITY BANCORP INC  
 Form 3  
 February 11, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â CARPENTER JAMES J		(Month/Day/Year)	NEW YORK COMMUNITY BANCORP INC [NYB]	
(Last)	(First)	(Middle)	02/01/2005	
615 MERRICK AVENUE			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
WESTBURY,Â NYÂ 11590			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			EVP & Chief Lending Officer	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	3,537	I	By 401(k)
Common Stock	18,678	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.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Stock Option (right to buy)	01/18/2004 <sup>(1)</sup>	01/18/2011	Common Stock	11,564	\$ 8.6475	D	Â
Stock Option (right to buy)	12/21/2003 <sup>(2)</sup>	12/21/2011	Common Stock	19,844	\$ 12.5025	D	Â
Stock Option (right to buy)	07/24/2004 <sup>(3)</sup>	07/24/2012	Common Stock	35,556	\$ 13.845	D	Â
Stock Option (right to buy)	01/21/2004 <sup>(4)</sup>	01/21/2013	Common Stock	21,333	\$ 16.0575	D	Â
Stock Option (right to buy)	09/16/2004 <sup>(5)</sup>	09/16/2013	Common Stock	20,000	\$ 23.4975	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CARPENTER JAMES J 615 MERRICK AVENUE WESTBURY, NY 11590	Â	Â	Â EVP & Chief Lending Officer	Â

## Signatures

By: /s/ Ilene A. Angarola, Power of Attorney 02/11/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Stock Options granted pursuant to the 1996 Haven Stock Option Plan are fully vested and exercisable as of January 18, 2004.
- (2) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan are fully vested and exercisable as of December 21, 2004.
- (3) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in two equal annual installments beginning on July 24, 2004.
- (4) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on January 21, 2004.
- (5) Stock Options granted pursuant to the 1993 Haven Stock Option Plan that vest in three equal annual installments beginning on September 16, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.