NEW YORK COMMUNITY BANCORP INC

Form 4

March 23, 2005

FORM 4

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

OMB 3235-0287 Number:

OMB APPROVAL

Check this box if no longer STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

January 31, Expires: 2005

subject to Section 16. Form 4 or

SECURITIES

Estimated average burden hours per response... 0.5

Form 5 obligations may continue. See Instruction

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

1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person * PUORRO MICHAEL P			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) 615 MERRICI	(First) X AVENUE	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 01/20/2005	Director 10% Owner Selective UP and CFO		
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line)		
WESTBURY,	NY 11590			_X_ Form filed by One Reporting Person Form filed by More than One Reporting Person		

(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 6. 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Ownership Indirect (Instr. 3) (Instr. 3, 4 and 5) Form: Direct Code Beneficially Beneficial (Month/Day/Year) (Instr. 8) Owned (D) or Ownership Following Indirect (I) (Instr. 4) (Instr. 4) Reported (A) Transaction(s) (Instr. 3 and 4) Amount (D) Price Common 01/20/2005 J(1)46 A 9,243 Ι By 401(k) Stock 18.28 Common 02/02/2005 J(1)V 47 9,290 Ι By 401(k) Stock Common **J**(1) Ι 02/16/2005 V 46 9,336 By 401(k) Stock Common **J**(2) Ι 02/22/2005 V 131 51,407 (3) By 401(k) Stock Common 200,939 D

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Common Stock	19,975	I	By BRP
Common Stock	149	I	By Child
Common Stock	1,895 (1)	I	By ESOP
Common Stock	26,728	I	By Stock Award III
Common Stock	3,500	I	By Stock Award IV

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

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SEC 1474 (9-02)

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. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15					09/02/1998(4)	09/02/2007	Common Stock	179,668
Stock Option (right to buy)	\$ 18.3975					06/26/2002(5)	06/26/2011	Common Stock	195,812
Stock Option (right to buy)	\$ 21.3525					06/25/2003 <u>(6)</u>	06/25/2012	Common Stock	24,635

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

PUORRO MICHAEL P 615 MERRICK AVENUE WESTBURY, NY 11590

Executive VP and CFO

Signatures

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

03/23/2005

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).
- (2) This form reflects an increase in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.
- (3) Reflects 41,940 shares, which were held by the Roslyn Bancorp, Inc. Employee Stock Ownership Plan and have been transferred and distributed to the 401(k) Plan. These shares were previously reported in prior reports as being held indirectly by ESOP.
- (4) Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable as of September 2, 2002.
- Options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan, including 5,436 on June 26, 2005; 163,500 that vest in four equal annual installments beginning on June 26, 2002; and 26,876 that vest as follows: 10,379 on June 26, 2002; 5,499 on June 26, 2003, 2004 and 2005.
- 32,845 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June (6) 25, 2004 and 16,423 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan immediately vested and became exercisable upon the retirement of Mr. Mancino on November 30, 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.

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