

NEW YORK COMMUNITY BANCORP INC  
 Form 4  
 March 23, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
**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) (First) (Middle)  
**615 MERRICK AVENUE**  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**01/20/2005**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**Executive VP and CFO**

**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	01/20/2005		J(1)	V 46 A \$ 18.28	9,243	I	By 401(k)
Common Stock	02/02/2005		J(1)	V 47 A \$ 17.89	9,290	I	By 401(k)
Common Stock	02/16/2005		J(1)	V 46 A \$ 18.19	9,336	I	By 401(k)
Common Stock	02/22/2005		J(2)	V 131 A \$ 17.85	51,407 (3)	I	By 401(k)
Common Stock					200,939	D	

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Common Stock	19,975	I	By BRP
Common Stock	149	I	By Child
Common Stock	1,895 <sup>(1)</sup>	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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(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. 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)	\$ 15					09/02/1998 <sup>(4)</sup> 09/02/2007	Common Stock	179,668
Stock Option (right to buy)	\$ 18.3975					06/26/2002 <sup>(5)</sup> 06/26/2011	Common Stock	195,812
Stock Option (right to buy)	\$ 21.3525					06/25/2003 <sup>(6)</sup> 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.
- (5) 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.
- (6) 32,845 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June 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.