

PUORRO MICHAEL P
Form 4
December 02, 2004

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)
11/23/2004

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Executive VP and CFO

WESTBURY, NY 11590

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

(City) (State) (Zip)

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	12/01/2004		J ⁽¹⁾	V 8,909 A \$ 0	199,773	D	
Common Stock	12/01/2004		J ⁽¹⁾	V 1,166 A \$ 0	200,939	D	
Common Stock	11/23/2004		J ⁽²⁾	V 116 A \$ 19.44	9,197	I	By 401(k) ⁽³⁾
Common Stock	12/01/2004		J ⁽¹⁾	V 8,909 D \$ 0	26,728	I	By Stock Award III
Common Stock	12/01/2004		J ⁽¹⁾	V 1,166 D \$ 0	3,500	I	By Stock Award IV

Common Stock	19,975	I	By BRP
Common Stock	149	I	By Child
Common Stock	41,940	I	By ESOP

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

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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 ⁽⁴⁾ 09/02/2007	Common Stock	179,668
Stock Option (right to buy)	\$ 18.4					06/26/2002 ⁽⁵⁾ 06/26/2011	Common Stock	195,812
Stock Option (right to buy)	\$ 21.35					06/25/2003 ⁽⁶⁾ 06/25/2012	Common Stock	24,635

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
			Executive VP and CFO	

PUORRO MICHAEL P
615 MERRICK AVENUE
WESTBURY, NY 11590

Signatures

/s/ Puorro,
Michael P.

12/01/2004

**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).

Since the reporting person's last report 8,909 shares and 1,166 shares previously held by Stock Award III and Stock Award IV,

(1) respectively, have vested and are now owned directly. No shares of New York Community Bancorp, Inc. were sold to meet the tax liability resulting from the vesting of these stock awards.

(2) This form reflects an increase in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.

(3) Previously reported in prior reports as NYCB 401(k).

(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

(5) 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) Options granted pursuant to the Roslyn Bancorp, Inc. 2001 Stock-Based Incentive Plan that vest in three equal annual installments beginning on June 25, 2003.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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