

NEW YORK COMMUNITY BANCORP INC  
 Form 4  
 March 23, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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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 \*  
 MANCINO JOSEPH L

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)

3. Date of Earliest Transaction (Month/Day/Year)  
 02/15/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

615 MERRICK AVENUE

(Street)

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

WESTBURY, NY 11590

(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	02/22/2005		J <sup>(1)</sup>	V 755 A \$ 17.85	99,597 <sup>(2)</sup>	I	By 401(k)
Common Stock	02/15/2005		J <sup>(1)</sup>	V 26 A \$ 18.17	1,921 <sup>(3)</sup>	I	By ESOP
Common Stock					221,744	D	
Common Stock					101,239	I	By BRP
Common Stock					99,974	I	By Spouse

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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. 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)	\$ 18.3975					06/26/2002 <sup>(4)</sup> <sup>(4)</sup>	Common Stock	424,731
Stock Option (right to buy)	\$ 15					09/02/1998 <sup>(5)</sup> 09/02/2007	Common Stock	470,751
Stock Option (right to buy)	\$ 21.3525					06/25/2003 <sup>(6)</sup> 06/25/2012	Common Stock	49,268

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MANCINO JOSEPH L 615 MERRICK AVENUE WESTBURY, NY 11590		X		

## 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 dividend reinvestment pursuant to Rule 16a-11.
- (2) Reflects 44,949 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.
- (3) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).  
315,829 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June 26, 2004 and 108,902 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. Of these options 330,000 expire on June 26, 2011 and 94,731 expire on November 30, 2007.
- (4) Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable as of September 2, 2002.  
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.
- (5)
- (6)

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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