

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 \*  
 CARPENTER JAMES J

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)  
 02/02/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 EVP & Chief Lending Officer

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	02/02/2005		J <sup>(1)</sup>	V 9 A \$ 17.89	3,546	I	By 401(k)
Common Stock	02/16/2005		J <sup>(1)</sup>	V 9 A \$ 18.19	3,555	I	By 401(k)
Common Stock	02/22/2005		J <sup>(2)</sup>	V 50 A \$ 17.85	3,605	I	By 401(k)
Common Stock					20,573 <sup>(1)</sup>	I	By ESOP
Common Stock					16,166	I	By IRA

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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)	\$ 8.6475					01/18/2004 <sup>(3)</sup> 01/18/2011	Common Stock	11,564
Stock Option (right to buy)	\$ 12.5025					12/21/2003 <sup>(4)</sup> 12/21/2011	Common Stock	19,844
Stock Option (right to buy)	\$ 13.845					07/24/2004 <sup>(5)</sup> 07/24/2012	Common Stock	35,556
Stock Option (right to buy)	\$ 16.0575					01/21/2004 <sup>(6)</sup> 01/21/2013	Common Stock	21,333
Stock Option (right to buy)	\$ 23.4975					09/16/2004 <sup>(7)</sup> 09/16/2013	Common Stock	20,000

## Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer Other

CARPENTER JAMES J  
615 MERRICK AVENUE  
WESTBURY, NY 11590

EVP & Chief Lending Officer

## 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) Stock Options granted pursuant to the 1996 Haven Stock Option Plan are fully vested and exercisable as of January 18, 2004.
- (4) 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.
- (5) 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.
- (6) 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.
- (7) 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.