

NEW YORK COMMUNITY BANCORP INC
 Form 4
 May 25, 2005

FORM 4

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

OMB APPROVAL

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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 *
 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)
 03/01/2005

____ 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 | 03/01/2005 | | J(1) | V 9 A \$ 18.39 | 3,614 | I | By 401(k) |
| Common Stock | 03/16/2005 | | J(1) | V 8 A \$ 19.05 | 3,622 | I | By 401(k) |
| Common Stock | 04/01/2005 | | J(1) | V 8 A \$ 18.14 | 3,630 | I | By 401(k) |
| Common Stock | 04/15/2005 | | J(1) | V 9 A \$ 18.1 | 3,639 | I | By 401(k) |
| Common Stock | 04/26/2005 | | J(1) | V 9 A \$ 18.13 | 3,648 | I | By 401(k) |

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| | | | | | | | | | |
|--------------|------------|------------------|---|----|---|----------|--------|---|-----------|
| Common Stock | 05/06/2005 | J ⁽¹⁾ | V | 9 | A | \$ 17.9 | 3,657 | I | By 401(k) |
| Common Stock | 05/17/2005 | J ⁽²⁾ | V | 50 | A | \$ 18.03 | 3,707 | I | By 401(k) |
| Common Stock | 05/20/2005 | J ⁽¹⁾ | V | 9 | A | \$ 18.01 | 3,716 | I | By 401(k) |
| Common Stock | | | | | | | 20,573 | I | By ESOP |
| Common Stock | | | | | | | 16,166 | I | By IRA |

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) | \$ 8.65 | | | | | 01/18/2004 ⁽³⁾ 01/18/2011 | Common Stock | 11,564 |
| Stock Option (right to buy) | \$ 12.5 | | | | | 12/21/2003 ⁽⁴⁾ 12/21/2011 | Common Stock | 19,844 |
| Stock Option (right to buy) | \$ 13.85 | | | | | 07/24/2004 ⁽⁵⁾ 07/24/2012 | Common Stock | 35,556 |
| | \$ 16.06 | | | | | 01/21/2004 ⁽⁶⁾ 01/21/2013 | | 21,333 |

| | | | | | |
|--------------------------------------|---------|---------------------------|------------|-----------------|--------|
| Stock Option (right to buy) | | | | Common Stock | |
| Stock Option (right to buy) | \$ 23.5 | 09/16/2004 ⁽⁷⁾ | 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 05/25/2005

__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.