NEW YORK COMMUNITY BANCORP INC
Form 8-K
April 21, 2004

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 21, 2004

NEW YORK COMMUNITY BANCORP, INC.
(Exact name of registrant as specified in its charter)

Delaware	1-31565	06-1377322
(State or other jurisdiction of incorporation or organization)	Commission File Number	(I.R.S. Employer Identification No.)

615 Merrick Avenue, Westbury, New York 11590
(Address of principal executive offices)

Registrant's telephone number, including area code: (516) 683-4100

Not applicable
(Former name or former address, if changed since last report)

CURRENT REPORT ON FORM 8-K

Item 1. Changes in Control of Registrant

Not applicable.

Item 2. Acquisition or Disposition of Assets

Not applicable.

Item 3. Bankruptcy or Receivership

Not applicable.

Item 4. Changes in Registrant's Certifying Accountant

Not applicable.

Item 5. Other Events and Regulation FD Disclosure

On April 21, 2004, the Company announced that its Board of Directors had raised the quarterly cash dividend 19% to $0.25 and authorized the repurchase of up to an additional five million shares of the Company's common stock. The announcement was included in the Company's first quarter 2004 earnings release and is incorporated into this Item 5 by reference to Exhibit 99.1 (but only with respect to the information contained in Exhibit 99.1 regarding the announcement of the increased dividend and the share repurchase authorization, not with respect to any information furnished under Item 12 of this Form 8-K.)

Item 6. Resignations of Registrant's Directors

Not applicable.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

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(a) No financial statements of businesses acquired are required.

(b) No pro forma financial information is required.

(c) Attached as Exhibit 99.1 is the earnings release issued by the Company for the three months ended March 31, 2004 which also includes the Company's announcement that its Board of Directors raised the quarterly cash dividend 19% to $0.25 and authorized the repurchase of up to an additional five million shares of the Company's common stock.

Item 8. Change in Fiscal Year

Not applicable.

Item 9. Regulation FD Disclosure

Not applicable.

Item 10. Amendments to the Registrant's Code of Ethics, or Waiver of a Provision to the Code of Ethics

Not applicable.

Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefit Plans

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Not applicable.

Item 12. Results of Operations and Financial Condition

On April 21, 2004, the Company reported its earnings for the three months ended March 31, 2004 and maintained its full-year diluted earnings per share estimates in the range of $2.17 to $2.20. The earnings release is attached as Exhibit 99.1 and is incorporated into this Item 12 by reference.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

April 21, 2004

Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

Joseph R. Ficalora
President and Chief Executive Officer

EXHIBIT INDEX

99.1 Earnings release for the three months ended March 31, 2004, dated April 21, 2004.