

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 \*  
**CANGEMI THOMAS R**

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)  
**01/20/2005**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**Senior Executive VP**

**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	01/20/2005		J <sup>(1)</sup>	V 158 A \$ 18.28	76,450	I	By 401(k)
Common Stock	02/02/2005		J <sup>(1)</sup>	V 161 A \$ 17.89	76,611	I	By 401(k)
Common Stock	02/16/2005		J <sup>(1)</sup>	V 159 A \$ 18.19	76,770	I	By 401(k)
Common Stock	02/22/2005		J <sup>(2)</sup>	V 129 A \$ 17.85	76,899	I	By 401(k)
Common Stock	02/15/2005		J <sup>(2)</sup>	V 168 A \$ 18.17	12,378 <sup>(1)</sup>	I	By ESOP

Common Stock	641,901	D <sup>(3)</sup>	
Common Stock	58,394	I	By IRA
Common Stock	1,941	I	By Spouse

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)	\$ 13.845					07/24/2004 <sup>(4)</sup> 07/24/2012	Common Stock	177,779
Stock Option (right to buy)	\$ 16.0575					01/21/2005 <sup>(5)</sup> 01/21/2013	Common Stock	248,889

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CANGEMI THOMAS R 615 MERRICK AVENUE WESTBURY, NY 11590			Senior Executive VP	

## 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 increases in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.
- (3) All shares held directly are held jointly with Mr. Cangemi's wife.
- (4) 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.
- (5) Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in two equal annual installments beginning on January 21, 2005.

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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