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NEW YORK COMMUNITY BANCORP INC

Form 4

March 23, 2005

FORM 4

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

OMB 3235-0287 Number:

Estimated average

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

January 31, Expires: 2005

OMB APPROVAL

Form 4 or Form 5 obligations may continue.

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

burden hours per response... 0.5

See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person ** FICALORA JOSEPH R	2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer		
	NEW YORK COMMUNITY BANCORP INC [NYB]	(Check all applicable)		
(Last) (First) (Middle) 615 MERRICK AVENUE	3. Date of Earliest Transaction (Month/Day/Year) 02/15/2005	_X_ Director 10% Owner _X_ Officer (give title Other (specify below) below) President and CEO		
(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person		
WESTBURY, NY 11590		Form filed by More than One Reporting Person		

(City)	(State)	(Zip) Tabl	le I - N	on-I	Derivative	Secu	rities Acq	quired, Disposed	of, or Benefic	ially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (Instr.		4. Securinn(A) or Di (Instr. 3,	spose	d of (D)	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)
Common Stock	02/22/2005		<u>J(1)</u>	V	3,924	A	\$ 17.85	284,080	I	By 401(k)
Common Stock	02/15/2005		J <u>(1)</u>	V	3,474	A	\$ 18.17	255,895 (2)	I	By ESOP
Common Stock								2,210,190	D	
Common Stock								143,738	I	By Ficalora Family Foundation
Common Stock								483,648	I	By SERP

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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. Transactic Code (Instr. 8)	5. Dr.Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisab Expiration Date (Month/Day/Year		7. Title and A Underlying S (Instr. 3 and 4	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 12.5025					12/21/2002(3)	12/21/2011	Common Stock	177,777
Stock Option (right to buy)	\$ 15.4125					07/24/2002(4)	01/24/2012	Common Stock	1,262,511
Stock Option (right to buy)	\$ 13.845					07/24/2003(5)	07/24/2012	Common Stock	266,667
Stock Option (right to buy)	\$ 16.0575					01/21/2004(6)	01/21/2013	Common Stock	373,333

Reporting Owners

Reporting Owner Name / Address	Relationships							
• 0	Director	10% Owner	Officer	Other				
FICALORA JOSEPH R 615 MERRICK AVENUE WESTBURY, NY 11590	X		President and CEO					

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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) This form reflects increases in beneficial ownership resulting from an exempt acquisition pursuant to Rule 16b-3(c).
- Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on December 21, 2002.
- (4) Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. 1997 Stock Option Plan that were exercisable on July 24, 2002.
- Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on July 24, 2003.
- 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.

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.

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