

DIME COMMUNITY BANCSHARES INC  
Form 8-K  
October 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): October 21, 2004

**DIME COMMUNITY BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

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Delaware  
(State or other jurisdiction of  
incorporation)

0-27782  
(Commission File Number)

11-3297463  
(IRS Employer  
Identification No.)

**209 Havemeyer Street, Brooklyn, New York 11211**

(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: (718) 782-6200

**None**

(Former name or former address, if changed since last report)

**Item 5.05 Amendments to the Registrant's Code of Ethics**

On October 21, 2004, the Company amended its Business Code of Ethics to indicate that it and its subsidiaries will not advance loans to Directors, executive/senior officers, principal shareholders or their immediate families.

**SIGNATURES**

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.

**DIME COMMUNITY BANCSHARES, INC.**

**/s/ KENNETH J. MAHON**

**By:** \_\_\_\_\_

Kenneth J. Mahon

Executive Vice President and Chief Financial Officer

Dated: October 21, 2004