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NEW YORK COMMUNITY BANCORP INC

Form 5

February 11, 2005

FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue.

See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4

Symbol

2. Issuer Name and Ticker or Trading

NEW YORK COMMUNITY

BANCORP INC [NYB]

Transactions Reported

MANCINO JOSEPH L

1. Name and Address of Reporting Person *

(Last) 615 MERR	(First) (I	(Month/	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004						Owner er (specify		
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)			
WESTBURY, NY 11590 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person (City) (State) (Zip) Table I. Non Portivative Securities Acquired Disposed of or Repostically Owned											
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. Transaction Code	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect			
Common Stock	11/26/2004	Â	<u>J(1)</u>	9	A		53,869	I	By 401(k)		
Common Stock	12/07/2004	Â	J <u>(1)</u>	8	A	\$ 19.48	53,877	I	By 401(k)		
Common Stock	12/28/2004	Â	<u>J(1)</u>	16	A	\$ 19.84	53,893	I	By 401(k)		
Common Stock	Â	Â	Â	Â	Â	Â	221,744	D	Â		

OMB APPROVAL

5. Relationship of Reporting Person(s) to

(Check all applicable)

Issuer

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.		Persons w	SEC 2270 (9-02)						
Common Stock	Â	Â	Â	Â	Â	Â	99,974	I	By Spouse
Common Stock	Â	Â	Â	Â	Â	Â	44,949	I	By ESOP
Common Stock	Â	Â	Â	Â	Â	Â	101,239	I	By BRP

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

the form displays a currently valid OMB control number.

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)	Number		6. Date Exercisab Expiration Date (Month/Day/Year		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount o Number o Shares
Stock Option (right to buy)	\$ 18.3975	Â	Â	Â	Â	Â	06/26/2002(2)	(2)	Common Stock	424,731
Stock Option (right to buy)	\$ 15	Â	Â	Â	Â	Â	09/02/1998(3)	09/02/2007	Common Stock	470,751
Stock Option (right to buy)	\$ 21.3525	Â	Â	Â	Â	Â	06/25/2003(4)	06/25/2012	Common Stock	49,268

Reporting Owners

Reporting Owner Name / Address	Relationships							
FS	Director	10% Owner	Officer	Othe				
MANCINO JOSEPH L 615 MERRICK AVENUE WESTBURY. NY 11590	ÂX	Â	Â	Â				

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Signatures

By: /s/ Ilene A. Angarola, Power of Attorney 02/11/2005

**Signature of Reporting Person

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).

Date

- (1) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).
- 315,829 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June 26, 2004 and 108,902 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan immediately vested and became exercisable upon the retirement of Mr. Mancino on November 30, 2004. Of these options 330,000 expire on June 26, 2011 and 94,731 expire on November 30, 2007.
- Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable as of September 2, 2002.
- 32,845 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June (4) 25, 2004 and 16,423 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan immediately vested and became exercisable upon the retirement of Mr. Mancino on November 30, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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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