KUPFERBERG MAX L

Form 4 April 29, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

1(b).

(Last)

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 See Instruction

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading KUPFERBERG MAX L Issuer Symbol **NEW YORK COMMUNITY** (Check all applicable) BANCORP INC [NYB]

(Month/Day/Year)

04/27/2005

3. Date of Earliest Transaction

_X__ Director 10% Owner Officer (give title _ Other (specify below)

615 MERRICK AVENUE

(First)

(Middle)

(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 _ Form filed by More than One Reporting

Person

WESTBURY, NY 11590

(City)	(State)	(Zip) Tal	-Derivativ	quired, 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. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)			5. Amount of Securities Ownership Beneficially Form: Owned Direct (D) Following or Indirect Reported (I)		7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common Stock	04/27/2005		P	5,000	A	\$ 17.97	934,059 <u>(1)</u> <u>(2)</u>	D	
Common Stock	04/27/2005		P	10,000	A	\$ 17.97	1,055,821	I	As shareholder of the Max K One LLC
Common Stock	04/27/2005		P	10,000	A	\$ 17.97	57,764 (3) (4)	I	By Spouse
Common Stock							62,221	I	As Administrator of HK IRA

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			Rollover
Common Stock	536,377	I	As Partner
Common Stock	185,777	I	By Kupferberg Foundation
Common Stock	11,425 (2)	I	By Max Kupferberg 2004 GRAT
Common Stock	55,600 (1)	I	By Max Kupferberg 2005 GRAT
Common Stock	11,425 (3)	I	By Selma Kupferberg 2004 GRAT
Common Stock	55,600 (4)	I	By Selma Kupferberg 2005 GRAT
Common Stock	97,288	I	Max & Selma Kupferberg Foundation
Common Stock	7,666	I	Trustee for EW of JK FBO LC
Common Stock	7,666	I	Trustee for EW of JK FBO MK
Common Stock	280,000	I	Trustee for GST
Common Stock	65,389	I	Trustee for JK NEM Trust
Common Stock	62,221	I	Trustee for KK NEM Trust
Common Stock	810,000	I	Trustee for KPT
Common Stock	270,000	I	Trustee for KRT

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

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number.

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. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15.4125					07/24/2002(5)	01/24/2012	Common Stock	216,000
Stock Option (right to buy)	\$ 13.845					07/24/2003(6)	07/24/2012	Common Stock	45,333

Reporting Owners

Reporting Owner Name / Address	Relationships						
· · · · · · · · · · · · · · · · · · ·	Director	10% Owner	Officer	Other			
KUPFERBERG MAX L							
615 MERRICK AVENUE	X						
WESTBURY, NY 11590							

Signatures

By: /s/ Ilene A. Angarola, Power of Attorney 04/29/2005

**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) Since the reporting person's last report 55,600 shares previously held directly have been transferred and are now held by Max Kupferberg 2005 GRAT.
- (2) Since the reporting person's last report 28,575 shares previously held by Max Kupferberg 2004 GRAT have been transferred and are now held directly.

(3)

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Since the reporting person's last report 28,575 shares previously held by Selma Kupferberg 2004 GRAT have been transferred and are now held by Spouse.

- (4) Since the reporting person's last report 55,600 shares previously held directly have been transferred and are now held by Selma Kupferberg 2005 GRAT.
- Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. ("NYCB") 1997 Stock Option Plan that were exercisable beginning on July 24, 2002.
- (6) 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.

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.