

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
July 29, 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): July 29, 2004**

---

**NEW YORK COMMUNITY BANCORP, INC.**

(Exact name of registrant as specified in its charter)

---

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**0-31565**  
Commission File Number

**06-1377322**  
(I.R.S. Employer  
Identification No.)

**615 Merrick Avenue, Westbury, New York 11590**

(Address of principal executive offices)

**Registrant's telephone number, including area code: (516) 683-4100**

**Not applicable**

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

---

**CURRENT REPORT ON FORM 8-K**

Item 1. Changes in Control of Registrant

Not applicable.

Item 2. Acquisition or Disposition of Assets

Not applicable.

Item 3. Bankruptcy or Receivership

Not applicable.

Item 4. Changes in Registrant's Certifying Accountant

Not applicable.

Item 5. Other Events and Regulation FD Disclosure

Not applicable.

Item 6. Resignations of Registrant's Directors

Not applicable.

Item 7. Financial Statements and Exhibits

(a) No financial statements of businesses acquired are required.

(b) No pro forma financial information is required.

(c) Attached as Exhibit 99.1 is the text of a written presentation that New York Community Bancorp, Inc. (the Company) intends to make available, and distribute, to current and prospective investors, and to post on its web site, beginning on July 29, 2004.

Item 8. Change in Fiscal Year

Not applicable.

Item 9. Regulation FD Disclosure

Beginning on July 29, 2004, the Company intends to make available, and distribute, to current and prospective investors, and to post on its web site, a written presentation about the Company's business model, strategies, and financial performance. The written presentation is attached hereto as Exhibit 99.1.

Item 10. Amendments to the Registrant's Code of Ethics, or Waiver of a Provision of the Code of Ethics

Not applicable.

Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefit Plans

Not applicable.

Item 12. Results of Operations and Financial Condition

Not applicable.

SIGNATURE

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.

July 29, 2004  
Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

---

Joseph R. Ficalora  
President and Chief Executive Officer

**EXHIBIT INDEX**

- 99.1 Written presentation to be made available, and distributed, to current and prospective investors, and posted on the Company's web site, beginning on July 29, 2004.