

NEW YORK COMMUNITY BANCORP INC  
 Form 5  
 February 11, 2005

**FORM 5**

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

OMB APPROVAL

OMB Number: 3235-0362  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 1.0

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 Form 3 Holdings Reported Form 4 Transactions Reported

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

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

1. Name and Address of Reporting Person \*  
**KUPFERBERG MAX L**

(Last) (First) (Middle)

**615 MERRICK AVENUE**

(Street)

**WESTBURY, NY 11590**

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
**NEW YORK COMMUNITY BANCORP INC [NYB]**

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2004**

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

6. Individual or Joint/Group Reporting

(check applicable line)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, 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. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (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 Beneficial Ownership (Instr. 4)
Common Stock	12/20/2004	Â	G	40,000	D	\$ 0	956,084	D	Â
Common Stock	12/20/2004	Â	G	40,000	A	\$ 0	97,288	I	Max & Selma Kupferberg Foundation
Common Stock	11/12/2004	Â	J <sup>(1)</sup>	10,000	D	\$ 0	65,389	I	Trustee for JK NEM Trust
	Â	Â	Â	Â	Â	Â	62,221	I	

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Common Stock										As Administrator of HK IRA Rollover
Common Stock	Â	Â	Â	Â	Â	Â	536,377	I		As Partner
Common Stock	Â	Â	Â	Â	Â	Â	1,045,821	I		As shareholder of the Max K One LLC
Common Stock	Â	Â	Â	Â	Â	Â	185,777	I		By Kupferberg Foundation
Common Stock	Â	Â	Â	Â	Â	Â	40,000	I		By Max Kupferberg 2004 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	40,000	I		By Selma Kupferberg 2004 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	74,789	I		By Spouse
Common Stock	Â	Â	Â	Â	Â	Â	7,666	I		Trustee for EW of JK FBO LC
Common Stock	Â	Â	Â	Â	Â	Â	7,666	I		Trustee for EW of JK FBO MK
Common Stock	Â	Â	Â	Â	Â	Â	280,000	I		Trustee for GST
Common Stock	Â	Â	Â	Â	Â	Â	62,221	I		Trustee for KK NEM Trust
Common Stock	Â	Â	Â	Â	Â	Â	810,000	I		Trustee for KPT
Common Stock	Â	Â	Â	Â	Â	Â	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 2270 (9-02)

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

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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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
					(A) (D)	Date Exercisable Expiration Date	Title Amount of Number of Shares
Stock Option (right to buy)	\$ 15.4125	Â	Â	Â	Â Â	07/24/2002 <sup>(2)</sup> 01/24/2012	Common Stock 216,000
Stock Option (right to buy)	\$ 13.845	Â	Â	Â	Â Â	07/24/2003 <sup>(3)</sup> 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 WESTBURY, NY 11590	Â X	Â	Â	Â

## Signatures

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

\_\_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) The reporting person is a trustee of the Jesse Kupferberg nonexempt marital trust and is not a beneficiary of such trust. The transaction represents a transfer of 10,000 shares to the beneficiary's personal account.
  - (2) 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.
  - (3) 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 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.