February 05, 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):

February 5, 2004

NEW YORK COMMUNITY BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware 0-31565 06-1377322

(State or other jurisdiction of Commission File Number (I.R.S. Employer Identification No.)

incorporation or organization)

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 February 5, 2004.

Item 8. Change in Fiscal Year

Not applicable.

Item 9. Regulation FD Disclosure

Beginning on February 5, 2004, the Company intends to make available and distribute to current and prospective investors a written presentation that will also be posted on its web site, www.mynycb.com. In addition to discussing the Company s historic and 2003 financial performance, its strategies, its recent merger with Roslyn Bancorp, Inc., and its recent follow-on offering, the presentation reiterates the Company s 2004 diluted earnings per share projections of \$2.90 to \$2.94 (\$2.17 to \$2.20, as adjusted to reflect an upcoming 4-for-3 stock split on February 17, 2004).

- Item 10. <u>Amendments to the Registrant</u> s Code of Ethics, or Waiver of a Provision of the Code of Ethics
 Not applicable.
- Item 11. <u>Temporary Suspension of Trading Under Registrant</u> 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.

February 5, 2004

Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

Joseph R. Ficalora President and Chief Executive Officer

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EXHIBIT INDEX

Written presentation to be made available, and distributed, to current and prospective investors, and posted on the Company s web site beginning on February 5, 2004.