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NEW YORK COMMUNITY BANCORP INC  
Form 13F-NT  
February 13, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2003  
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Check here if Amendment [ ]; Amendment Number:  
This Amendment (Check only one): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: New York Community Bancorp, Inc.  
Address: 615 Merrick Avenue  
Westbury, New York 11590

13F File Number: 28-10200

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Thomas R. Cangemi  
Title: Senior Executive Vice President  
Phone: (516) 683-4288

Signature, Place, and Date of Signing:

/s/ Thomas R. Cangemi                      Westbury, New York                      February 10, 2004  
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[Signature]    [City, State]    [Date]

Report Type (Check only one.):

- 13F HOLDING REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

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List of Other Managers Reporting for this Manager:

Form 13F File Number 28-01221

Name: Peter B. Cannell & Co., Inc.

Form 13F File Number 28-10207

Name: New York Community Bank