

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
September 15, 2003

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**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): September 15, 2003

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**NEW YORK COMMUNITY BANCORP, INC.**

(Exact name of registrant as specified in its charter)

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(State or other jurisdiction of  
incorporation or organization)

Commission File Number

(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

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 an exhibit is the text of a written presentation that Joseph R. Ficalora, President and Chief Executive Officer of New York Community Bancorp, Inc. (the "Company"), will be giving at the Federal Home Loan Bank of San Francisco's annual member conference on September 15, 2003.

Item 8. Change in Fiscal Year

Not applicable.

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### Item 9. Regulation FD Disclosure

On September 15, 2003, the Company's President and Chief Executive Officer, Joseph R. Ficalora, will give a presentation at the annual member conference of the Federal Home Loan Bank of San Francisco that discusses the Company's strategies, performance, and strengths on a stand-alone basis, and on a pro forma basis at June 30, 2003 to reflect its proposed merger with Roslyn Bancorp, Inc. The presentation reiterates the Company's stand-alone diluted earnings per share estimates for 2003 and its pro forma diluted earnings per share estimates for 2004, reflecting the proposed Roslyn merger.

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.

September 15, 2003  
Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ JOSEPH R. FICALORA

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Joseph R. Ficalora  
President and Chief Executive Officer

**EXHIBIT INDEX**

- 99.1 Written presentation to be made available, and distributed, to participants at the Federal Home Loan Bank of San Francisco's annual member conference on September 15, 2003.