#### PUORRO MICHAEL P

Form 4

December 02, 2004

### FORM 4

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16.

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005 Estimated average

**OMB APPROVAL** 

Form 4 or Form 5 obligations may continue.

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

burden hours per response... 0.5

See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of I PUORRO MICHAE	1 2 -	2. Issuer Name <b>and</b> Ticker or Trading Symbol NEW YORK COMMUNITY	5. Relationship of Reporting Person(s) to Issuer			
		BANCORP INC [NYB]	(Check all applicable)			
(Last) (First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)	Director 10% Owner Officer (give title Other (specify			
615 MERRICK AVE	ENUE	11/23/2004	below) below) Executive VP and CFO			
(Street	)	4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check			
		Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person			
WESTBURY, NY 1	1590		Form filed by More than One Reporting Person			

(City)	(State)	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) 2A. Deemed Execution Date, if any (Month/Day/Year)		3. 4. Securities A Transaction(A) or Dispose Code (Instr. 3, 4 and (Instr. 8)		spose	d of (D)	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common			Code	V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common Stock	12/01/2004		J <u>(1)</u>	V	8,909	A	\$ 0	199,773	D	
Common Stock	12/01/2004		<u>J(1)</u>	V	1,166	A	\$ 0	200,939	D	
Common Stock	11/23/2004		J(2)	V	116	A	\$ 19.44	9,197	I	By 401(k)
Common Stock	12/01/2004		J <u>(1)</u>	V	8,909	D	\$ 0	26,728	I	By Stock Award III
Common Stock	12/01/2004		J <u>(1)</u>	V	1,166	D	\$0	3,500	I	By Stock Award IV

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Common Stock	19,975	I	By BRP
Common Stock	149	I	By Child
Common Stock	41,940	I	By ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

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

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. Transactic Code (Instr. 8)	5. orNumber 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)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15					09/02/1998(4)	09/02/2007	Common Stock	179,668
Stock Option (right to buy)	\$ 18.4					06/26/2002(5)	06/26/2011	Common Stock	195,812
Stock Option (right to buy)	\$ 21.35					06/25/2003 <u>(6)</u>	06/25/2012	Common Stock	24,635

## **Reporting Owners**

Relationships Reporting Owner Name / Address Director 10% Owner Officer Other

Executive VP and CFO

Reporting Owners 2 PUORRO MICHAEL P 615 MERRICK AVENUE WESTBURY, NY 11590

### **Signatures**

/s/ Puorro, Michael P.

12/01/2004

\*\*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).
  - Since the reporting person's last report 8,909 shares and 1,166 shares previously held by Stock Award III and Stock Award IV,
- (1) respectively, have vested and are now owned directly. No shares of New York Community Bancorp, Inc. were sold to meet the tax liability resulting from the vesting of these stock awards.
- (2) This form reflects an increase in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.
- (3) Previously reported in prior reports as NYCB 401(k).
- Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable as of September 2, 2002.
- Options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan, including 5,436 on June 26, 2005; 163,500 that vest in four equal annual installments beginning on June 26, 2002; and 26,876 that vest as follows: 10,379 on June 26, 2002; 5,499 on June 26, 2003, 2004 and 2005.
- (6) Options granted pursuant to the Roslyn Bancorp, Inc. 2001 Stock-Based Incentive Plan that vest in three equal annual installments beginning on June 25, 2003.

Note: File three copies of this Form, one of which must be manually signed. If space 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.

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