

NEW YORK COMMUNITY BANCORP INC  
 Form 5  
 February 11, 2005

**FORM 5**

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

OMB APPROVAL  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 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 \*  
 MANCINO JOSEPH 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) | 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                    | 11/26/2004                           | Â  | J <sup>(1)</sup>               | 9 A   | \$ 19.3 53,869   | I  | By 401(k)   |
| Common Stock                    | 12/07/2004                           | Â  | J <sup>(1)</sup>               | 8 A   | \$ 19.48 53,877  | I  | By 401(k)   |
| Common Stock                    | 12/28/2004                           | Â  | J <sup>(1)</sup>               | 16 A  | \$ 19.84 53,893  | I  | By 401(k)   |
| Common Stock                    | Â                                    | Â  | Â                              | Â   | Â 221,744  | D  | Â   |

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|              |   |   |   |   |   |   |         |   |           |
|--------------|---|---|---|---|---|---|---------|---|-----------|
| Common Stock | Â | Â | Â | Â | Â | Â | 101,239 | I | By BRP    |
| Common Stock | Â | Â | Â | Â | Â | Â | 44,949  | I | By ESOP   |
| Common Stock | Â | Â | Â | Â | Â | Â | 99,974  | I | By Spouse |

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. 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 or Number of Shares |
| Stock Option (right to buy)                | \$ 18.3975   | Â                                    | Â  | Â                              | Â   | Â   | 06/26/2002 <sup>(2)</sup>                                | Â <sup>(2)</sup> | Common Stock  | 424,731                    |
| Stock Option (right to buy)                | \$ 15  | Â                                    | Â  | Â                              | Â   | Â   | 09/02/1998 <sup>(3)</sup>                                | 09/02/2007       | Common Stock  | 470,751                    |
| Stock Option (right to buy)                | \$ 21.3525   | Â                                    | Â  | Â                              | Â   | Â   | 06/25/2003 <sup>(4)</sup>                                | 06/25/2012       | Common Stock  | 49,268                     |

## Reporting Owners

| Reporting Owner Name / Address                               | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| MANCINO JOSEPH L<br>615 MERRICK AVENUE<br>WESTBURY, NY 11590 | Â X           | Â         | Â       | Â     |

## Signatures

By: /s/ Ilene A. Angarola, Power of  
Attorney

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) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).  
315,829 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June 26, 2004 and 108,902 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan immediately vested and became exercisable upon the retirement of Mr. Mancino on November 30, 2004. Of these options 330,000 expire on June 26, 2011 and 94,731 expire on November 30, 2007.
- (2) Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable as of September 2, 2002.  
32,845 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan were fully vested and exercisable on June 25, 2004 and 16,423 stock options granted under the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan immediately vested and became exercisable upon the retirement of Mr. Mancino on November 30, 2004.
- (3)
- (4)

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.