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NEW YORK COMMUNITY BANCORP INC

Form 8-K October 25, 2006

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): October 25, 2006 (October 24, 2006)

NEW YORK COMMUNITY BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware 1-31565 06-1377322

(State or other jurisdiction Commission File Number of incorporation or organization)

Office of the purisdiction or organization or organization or organization or organization or office organization organizat

(516) 683-4100

(Registrant's telephone number, including area code)

Not applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act $(17\ \text{CFR}\ 230.425)$
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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CURRENT REPORT ON FORM 8-K

ITEM 2.02: Results of Operations and Financial Condition

On October 25, 2006, New York Community Bancorp, Inc. (the "Company") issued a press release reporting its earnings for the three and nine months ended September 30, 2006. A copy of the press release is attached as Exhibit 99.2 to this report.

ITEM 7.01: Regulation FD Disclosure

On October 24, 2006, the Company issued a press release announcing that it will redeem all of the floating rate trust preferred securities issued by NYCB Capital Trust I and New York Community Statutory Trust I, subsidiaries of the Company. A copy of the press release is attached as Exhibit 99.1 to this report.

On October 25, 2006, the Company announced that its Board of Directors declared a \$0.25 per share dividend, payable on November 15, 2006 to shareholders of record at November 3, 2006. The announcement was included as part of the earnings release issued by the Company on October 25th and is incorporated into this Item 7.01 by reference to Exhibit 99.2 (but only with respect to the information contained in Exhibit 99.2 regarding the announcement of the dividend declaration, and not with respect to any information furnished under Item 2.02 of this Form 8-K.)

ITEM 9.01: Financial Statements and Exhibits

(c) Attached as Exhibit 99.1 is a press release issued by the Company on October 24, 2006, reporting the redemption of certain trust preferred securities of the Company. Attached as Exhibit 99.2 is a press release issued by the Company on October 25, 2006 reporting its earnings for the three and nine months ended September 30, 2006.

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.

Date: October 25, 2006 NEW YORK COMMUNITY BANCORP, INC.

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/s/ Joseph R. Ficalora
-----Joseph R. Ficalora
President and Chief Executive Officer

EXHIBIT	INDEX					

Exhibit Number	Description						
Exhibit 99.1	Press	release	issued	on	October	24,	2006.
Exhibit 99.2	Press	release	issued	on	October	25.	2006.