NEW YORK COMMUNITY BANCORP INC
Form 3
February 11, 2005

FORM 3

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

OMB APPROVAL	
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INITIAL STATEMENT OF 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

(Print or Type Responses)

1. Name and Address of Reporting Person *
Â CARPENTER JAMES J
(Last) (First) (Middle)

615 MERRICK AVENUE
(Street)

WESTBURY,Â NYÂ 11590
(City) (State) (Zip)

2. Date of Event Requiring Statement (Month/Day/Year)
02/01/2005

3. Issuer Name **and** Ticker or Trading Symbol
NEW YORK COMMUNITY BANCORP INC [NYB]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
EVP & Chief Lending Officer

5. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1.Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	3,537	I	By 401(k)
Common Stock	18,678	I	By ESOP
Common Stock	16,166	I	By IRA

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

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership

	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Stock Option (right to buy)	01/18/2004 (1)	01/18/2011	Common Stock	11,564	$ 8.6475	D	Â
Stock Option (right to buy)	12/21/2003 (2)	12/21/2011	Common Stock	19,844	$ 12.5025	D	Â
Stock Option (right to buy)	07/24/2004 (3)	07/24/2012	Common Stock	35,556	$ 13.845	D	Â
Stock Option (right to buy)	01/21/2004 (4)	01/21/2013	Common Stock	21,333	$ 16.0575	D	Â
Stock Option (right to buy)	09/16/2004 (5)	09/16/2013	Common Stock	20,000	$ 23.4975	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CARPENTER JAMES J 615 MERRICK AVENUE WESTBURY,Â NYÂ 11590	Â	Â	Â EVP & Chief Lending Officer	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 5(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) Stock Options granted pursuant to the 1996 Haven Stock Option Plan are fully vested and exercisable as of January 18, 2004.

(2) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan are fully vested and exercisable as of December 21, 2004.

(3) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in two equal annual installments beginning on July 24, 2004.

(4) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on January 21, 2004.

(5) Stock Options granted pursuant to the 1993 Haven Stock Option Plan that vest in three equal annual installments beginning on September 16, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.
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