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NEW YORK COMMUNITY BANCORP INC

Form 8-K January 16, 2004

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) January 15, 2004

NEW YORK COMMUNITY BANCORP, INC.
-----(Exact name of registrant as specified in its charter)

615 Merrick Avenue, Westbury, New York 11590
-----(Address of principal executive offices)

(Registrant's telephone number, including area code) (516) 683-4100

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

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Not applicable.

Item 4. Changes in Registrant's Certifying Accountant

Not applicable.

Item 5. Other Events and Regulation FD Disclosure

On January 15, 2004, New York Community Bancorp, Inc. (the "Company"), a Delaware corporation, declared a four-for-three stock split in the form of a 33-1/3% stock dividend, payable on February 17, 2004 to shareholders of record as of February 2, 2004. Cash in lieu of fractional shares will be based on the average of the high and low trading price on the record date, as adjusted for the stock split.

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 exhibit 99.1 is the Company's January 15, 2004 press release announcing the four-for-three stock split in the form of a 33-1/3% stock dividend.
- Item 8. Change in Fiscal Year

Not applicable.

Item 9. Regulation FD Disclosure

Not applicable.

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.

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January 15, 2004
----Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

Joseph R. Ficalora

President and Chief Executive Officer

EXHIBIT INDEX

99.1 Press release dated January 15, 2004.