

NEW YORK COMMUNITY BANCORP INC  
 Form 5  
 February 11, 2005

**FORM 5**

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

OMB APPROVAL

OMB Number: 3235-0362  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 1.0

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 \*  
**KUPFERBERG MAX 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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|--|--|---|
|                                 |                                      |  |                                | (A) or (D) Price  |  |  |   |
| Common Stock                    | 12/20/2004                           | Â  | G                              | 40,000 D \$ 0   | 956,084  | D  | Â   |
| Common Stock                    | 12/20/2004                           | Â  | G                              | 40,000 A \$ 0   | 97,288   | I  | Max & Selma Kupferberg Foundation                     |
| Common Stock                    | 11/12/2004                           | Â  | J <sup>(1)</sup>               | 10,000 D \$ 0   | 65,389   | I  | Trustee for JK NEM Trust                              |
|                                 | Â                                    | Â  | Â                              | Â Â Â   | 62,221   | I  |   |

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|              |   |   |   |   |   |   |           |   |  |                                     |
|--------------|---|---|---|---|---|---|-----------|---|--|-------------------------------------|
| Common Stock |   |   |   |   |   |   |           |   |  | As Administrator of HK IRA Rollover |
| Common Stock | Â | Â | Â | Â | Â | Â | 536,377   | I |  | As Partner                          |
| Common Stock | Â | Â | Â | Â | Â | Â | 1,045,821 | I |  | As shareholder of the Max K One LLC |
| Common Stock | Â | Â | Â | Â | Â | Â | 185,777   | I |  | By Kupferberg Foundation            |
| Common Stock | Â | Â | Â | Â | Â | Â | 40,000    | I |  | By Max Kupferberg 2004 GRAT         |
| Common Stock | Â | Â | Â | Â | Â | Â | 40,000    | I |  | By Selma Kupferberg 2004 GRAT       |
| Common Stock | Â | Â | Â | Â | Â | Â | 74,789    | I |  | By Spouse                           |
| Common Stock | Â | Â | Â | Â | Â | Â | 7,666     | I |  | Trustee for EW of JK FBO LC         |
| Common Stock | Â | Â | Â | Â | Â | Â | 7,666     | I |  | Trustee for EW of JK FBO MK         |
| Common Stock | Â | Â | Â | Â | Â | Â | 280,000   | I |  | Trustee for GST                     |
| Common Stock | Â | Â | Â | Â | Â | Â | 62,221    | I |  | Trustee for KK NEM Trust            |
| Common Stock | Â | Â | Â | Â | Â | Â | 810,000   | I |  | Trustee for KPT                     |
| Common Stock | Â | Â | Â | Â | Â | Â | 270,000   | I |  | Trustee for KRT                     |

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

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SEC 2270 (9-02)

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

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| 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 of Number of Shares                              |
| Stock Option (right to buy)                | \$ 15.4125   |                                      |  |                                |   | 07/24/2002 <sup>(2)</sup> 01/24/2012                     | Common Stock 216,000  |
| Stock Option (right to buy)                | \$ 13.845  |                                      |  |                                |   | 07/24/2003 <sup>(3)</sup> 07/24/2012                     | Common Stock 45,333   |

## Reporting Owners

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

## 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) The reporting person is a trustee of the Jesse Kupferberg nonexempt marital trust and is not a beneficiary of such trust. The transaction represents a transfer of 10,000 shares to the beneficiary's personal account.
  - (2) Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. ("NYCB") 1997 Stock Option Plan that were exercisable beginning on July 24, 2002.
  - (3) Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on July 24, 2003.

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.