

FICALORA JOSEPH R  
Form 4  
November 30, 2005

**FORM 4**

**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).

**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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
FICALORA JOSEPH R

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
615 MERRICK AVENUE  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
11/16/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
President and CEO

WESTBURY, NY 11590

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

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

(City) (State) (Zip)

**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 Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
|                                 |                                      |  | Code                           | V Amount (A) or (D) Price   |   |  |   |
| Common Stock                    | 11/16/2005                           |  | J(1)                           | V 4,342 A \$ 16.81  | 296,340   | I  | By 401(k)   |
| Common Stock                    | 11/23/2005                           |  | J(1)                           | V 3,821 A \$ 17.21  | 266,785   | I  | By ESOP   |
| Common Stock                    |                                      |  |                                |   | 2,210,190   | D  |   |
| Common Stock                    |                                      |  |                                |   | 143,738   | I  | By Ficalora Family Foundation                         |
| Common Stock                    |                                      |  |                                |   | 483,648   | I  | By SERP   |

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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) |                  |                 |              |                            |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|------------------|-----------------|--------------|----------------------------|
|  |  |                                      |  | Code                           | V   | (A)  | (D)   | Date Exercisable | Expiration Date | Title        | Amount or Number of Shares |
| Stock Option (right to buy)                | \$ 12.5025   |                                      |  |                                |   | 12/21/2002 <sup>(2)</sup>                                | 12/21/2011  |                  |                 | Common Stock | 177,777                    |
| Stock Option (right to buy)                | \$ 15.4125   |                                      |  |                                |   | 07/24/2002 <sup>(3)</sup>                                | 01/24/2012  |                  |                 | Common Stock | 1,262,511                  |
| Stock Option (right to buy)                | \$ 13.845  |                                      |  |                                |   | 07/24/2003 <sup>(4)</sup>                                | 07/24/2012  |                  |                 | Common Stock | 266,667                    |
| Stock Option (right to buy)                | \$ 16.0575   |                                      |  |                                |   | 01/21/2004 <sup>(5)</sup>                                | 01/21/2013  |                  |                 | Common Stock | 373,333                    |

## Reporting Owners

| Reporting Owner Name / Address                                | Relationships |           |                   |       |
|---|---------------|-----------|-------------------|-------|
|   | Director      | 10% Owner | Officer           | Other |
| FICALORA JOSEPH R<br>615 MERRICK AVENUE<br>WESTBURY, NY 11590 | X             |           | President and CEO |       |

## Signatures

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

11/30/2005

\_\_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 an increase in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.
- (2) Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan that vest in three equal annual installments beginning on December 21, 2002.
- (3) Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. 1997 Stock Option Plan that were exercisable on July 24, 2002.
- (4) 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.
- (5) 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.

Note: File three copies of this Form, one of which must be manually signed. If space 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.