

KUPFERBERG MAX L

Form 4

April 29, 2005

FORM 4

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

OMB APPROVAL

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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 *
KUPFERBERG MAX L

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)
04/27/2005

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

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 Ownership (Instr. 4)
Common Stock	04/27/2005		P	5,000 A	\$ 17.97 934,059 ⁽¹⁾ ₍₂₎	D	
Common Stock	04/27/2005		P	10,000 A	\$ 17.97 1,055,821	I	As shareholder of the Max K One LLC
Common Stock	04/27/2005		P	10,000 A	\$ 17.97 57,764 ⁽³⁾ ₍₄₎	I	By Spouse
Common Stock					62,221	I	As Administrator of HK IRA

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			Rollover
Common Stock	536,377	I	As Partner
Common Stock	185,777	I	By Kupferberg Foundation
Common Stock	11,425 ⁽²⁾	I	By Max Kupferberg 2004 GRAT
Common Stock	55,600 ⁽¹⁾	I	By Max Kupferberg 2005 GRAT
Common Stock	11,425 ⁽³⁾	I	By Selma Kupferberg 2004 GRAT
Common Stock	55,600 ⁽⁴⁾	I	By Selma Kupferberg 2005 GRAT
Common Stock	97,288	I	Max & Selma Kupferberg Foundation
Common Stock	7,666	I	Trustee for EW of JK FBO LC
Common Stock	7,666	I	Trustee for EW of JK FBO MK
Common Stock	280,000	I	Trustee for GST
Common Stock	65,389	I	Trustee for JK NEM Trust
Common Stock	62,221	I	Trustee for KK NEM Trust
Common Stock	810,000	I	Trustee for KPT
Common Stock	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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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)	8. Amount or Number of Shares
Stock Option (right to buy)	\$ 15.4125					07/24/2002 ⁽⁵⁾ 01/24/2012	Common Stock	216,000
Stock Option (right to buy)	\$ 13.845					07/24/2003 ⁽⁶⁾ 07/24/2012	Common Stock	45,333

Reporting Owners

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

Signatures

By: /s/ Ilene A. Angarola, Power of Attorney 04/29/2005

__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) Since the reporting person's last report 55,600 shares previously held directly have been transferred and are now held by Max Kupferberg 2005 GRAT.
- (2) Since the reporting person's last report 28,575 shares previously held by Max Kupferberg 2004 GRAT have been transferred and are now held directly.
- (3)

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Since the reporting person's last report 28,575 shares previously held by Selma Kupferberg 2004 GRAT have been transferred and are now held by Spouse.

- (4) Since the reporting person's last report 55,600 shares previously held directly have been transferred and are now held by Selma Kupferberg 2005 GRAT.
- (5) 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.
- (6) 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 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.