

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)	(A) or (D)	Price	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)
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	

Edgar Filing: NEW YORK COMMUNITY BANCORP INC - Form 5

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.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 2270 (9-02)

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

