

CLANCY MAUREEN E  
Form 4  
December 15, 2004

**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 \*  
CLANCY MAUREEN E

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)  
12/13/2004

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

WESTBURY, NY 11590  
(City) (State) (Zip)

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

**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 or Price		
Common Stock	12/13/2004		S		14,000 (1)	D	
Common Stock	12/13/2004		S		1,000 (2)	D	
Common Stock						I	By Spouse

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

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number.

**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)	\$ 11.55					02/16/1999 <sup>(3)</sup> 04/28/2008	Common Stock	7,380
Stock Option (right to buy)	\$ 18.4					10/31/2003 <sup>(4)</sup> 06/26/2011	Common Stock	33,389

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CLANCY MAUREEN E 615 MERRICK AVENUE WESTBURY, NY 11590	X			

## Signatures

By: /s/ Ilene A. Angarola, Power of Attorney  
Date: 12/15/2004

\*\*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 sold 14,000 shares to satisfy tax obligations resulting from the exercise of stock options.
- (2) The reporting person sold 1,000 shares to satisfy tax obligations resulting from the exercise of stock options.
- (3) In connection with the merger of TR Financial Corp. ("TRFC") with and into Roslyn Bancorp, Inc. ("RBI") on February 16, 1999 each share of TRFC held by the reporting person was exchanged for 2.05 shares of Roslyn Bancorp, Inc. \$0.01 par value common stock. In

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addition, each option to purchase one share of TRFC common stock held by the reporting person was converted to an option to purchase 2.05 shares of RBI common stock. The exercise price per share for each converted TRFC option was determined by dividing the exercise price of such converted option by the 2.05 exchange ratio, with such quotient to be rounded to the nearest whole cent. All such converted options became fully vested and exercisable on February 16, 1999.

- (4) Stock Options granted pursuant to the Roslyn Bancorp, Inc. 1997 Stock-Based Incentive Plan are fully vested and exercisable as of October 31, 2003.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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