

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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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.

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