## **UNITED STATES**

## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K

### **CURRENT REPORT**

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 23, 2004

# NEW YORK COMMUNITY BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation or organization) 0-31565 Commission File Number 06-1377322 (I.R.S. Employer Identification No.)

615 Merrick Avenue, Westbury, New York 11590

(Address of principal executive offices)

Registrant s telephone number, including area code: (516) 683-4100

### Not applicable

 $(Former\ name\ or\ former\ address,\ if\ changed\ since\ last\ report)$ 

#### **CURRENT REPORT ON FORM 8-K**

Item 1.	Changes in Control of Registrant
Not applica	ble.
Item 2.	Acquisition or Disposition of Assets
Not applica	ble.
Item 3.	Bankruptcy or Receivership
Not applica	ble.
Item 4.	Changes in Registrant s Certifying Accountant
Not applica	ble.
Item 5.	Other Events and Regulation FD Disclosure
Not applica	ble.
Item 6.	Resignations of Registrant s Directors
Not applica	ble.
Item 7.	Financial Statements and Exhibits
	(a) No financial statements of businesses acquired are required.
	(b) No pro forma financial information is required.
	(c) Attached as Exhibit 99.1 is the text of a written presentation that New York Community Bancorn, Inc. (the Company.)

intends to make available, and distribute, to current and prospective investors, and to post on its web site, beginning on April

23, 2004.

#### Item 8. <u>Change in Fiscal Year</u>

Not applicable.

#### Item 9. Regulation FD Disclosure

Beginning on April 23, 2004, the Company intends to make available, and distribute, to current and prospective investors, and to post on its web site, a written presentation about the Company s historic performance, its first quarter 2004 performance, and its strategies. In addition, the presentation discusses the Company s current full-year diluted earnings per share projections of \$2.17 to \$2.20.

Item 10. <u>An</u>	nendments to the Registrant s Code of Ethics, or Waiver of a Provision of the Code of Ethics	
Not applicable.		
Item 11. Ter	mporary Suspension of Trading Under Registrant s Employee Benefit Plans	
Not applicable.		
Item 12. Res	sults of Operations and Financial Condition	
Not applicable.		

#### **SIGNATURE**

Pursuant to the requirements of The Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

April 23, 2004

Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

Joseph R. Ficalora

President and Chief Executive Officer

### **EXHIBIT INDEX**

99.1 Updated written presentation to be made available, and distributed, to current and prospective investors, and posted on the Company s web site beginning on April 23, 2004.