

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
January 28, 2004

**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): January 26, 2004

**NEW YORK COMMUNITY BANCORP, INC.**

(Exact name of registrant as specified in its charter)

Delaware

1-31565

06-1377322

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(State or other jurisdiction of  
incorporation or organization)

Commission File Number

(I.R.S. Employer Identification No.)

615 Merrick Avenue, Westbury, New York 11590

(Address of principal executive offices)

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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 applicable.

Item 2. Acquisition or Disposition of Assets

Not applicable.

Item 3. Bankruptcy or Receivership

Not applicable.

Item 4. Changes in Registrant's Certifying Accountant

Not applicable.

Item 5. Other Events and Regulation FD Disclosure

Not applicable.

Item 6. Resignations of Registrant's Directors

Not applicable.

Item 7. Financial Statements and Exhibits

(a) Financial statements of business acquired: None

(b) Pro forma financial information: None

(c) Exhibits:

Exhibit 99(a) Press Release of the Company dated January 26, 2004.

Item 8. Change in Fiscal Year

Not applicable.

Item 9. Regulation FD Disclosure

Not applicable.

Item 10. Amendments to the Registrant's Code of Ethics, or Waiver of a Provision of the Code of Ethics

Not applicable.

Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefit Plans

Not applicable.

Item 12. Results of Operations and Financial Condition

On January 26, 2004, New York Community Bancorp, Inc. (the Company) issued a press release announcing that it is raising its diluted earnings per share projections for 2004 to reflect the issuance and sale of approximately 10 million shares of its common stock in a follow-on offering underwritten by Bear, Stearns & Co. Inc. Specifically, the Company has raised its diluted earnings per share for 2004 to a range of \$2.90 to \$2.94. Attached hereto as Exhibit 99(a) is the press release announcing the increased projections for 2004.

**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.

NEW YORK COMMUNITY BANCORP, INC.

Date: January 28, 2004

/s/ MARK A. RICCA

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Mark A. Ricca

Executive Vice President, General Counsel and

Corporate Secretary

EXHIBIT INDEX

| <u>Exhibit No.</u> | <u>Description</u>                                   |
|--------------------|--|
| Exhibit 99(a)      | Press Release of the Company dated January 26, 2004. |