August 11, 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): August 11, 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 applic	able.							
Item 2.	Acquisition or Disposition of Assets							
Not applic	able.							
Item 3.	Bankruptcy or Receivership							
Not applic	able.							
Item 4.	Changes in Registrant s Certifying Accountant							
Not applic	able.							
Item 5.	Other Events and Regulation FD Disclosure							
Not applic	able.							
Item 6.	Resignations of Registrant s Directors							
Not applic	able.							
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 Bancorp, Inc. (the Company) intends to							

make available, and distribute, to current and prospective investors, and to post on its web site, beginning on August 11, 2004.

item 8.	Change in Fiscal Year			
Not applical	ble.			

Item 9. Regulation FD Disclosure

Beginning on August 11, 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 business model, strategies, and financial performance. The written presentation is attached hereto as Exhibit 99.1.

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 o	f Trading	Under Registrant	s Employee Benefit Plans

Not applicable.

Item 12. Results 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.

August 11, 2004 Date NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora

Joseph R. Ficalora

President and Chief Executive Officer

EXHIBIT INDEX

Written presentation to be made available, and distributed, to current and prospective investors, and posted on the Company s web site, beginning on August 11, 2004.