

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
January 28, 2003

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 28, 2003*

***NEW YORK COMMUNITY BANCORP, INC.***  
(Exact name of registrant as specified in its charter)

*Delaware*  
(State or other jurisdiction  
of incorporation or organization)

*0-22278*  
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)

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***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*

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Not applicable.

Item 5. *Other Events*

Not applicable.

Item 6. *Resignations of Registrant's Directors*

Not applicable.

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 an exhibit is the text of a written presentation that the Company intends to make available and distribute to current and prospective investors, and to post on its web site, beginning on January 28, 2003.

Item 8. *Change in Fiscal Year*

Not applicable.

Item 9. *Regulation FD Disclosure*

Beginning on January 28, 2003, the Company intends to make available and distribute to current and prospective investors a written presentation that will also be posted on its web site. The presentation discusses the Company's current and historic performance, strategies, and diluted GAAP and Cash EPS projections for 2003.

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**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.

January 28, 2003

NEW YORK COMMUNITY BANCORP, INC.

Date

/s/ Joseph R. Ficalora

Joseph R. Ficalora  
President and Chief Executive Officer

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SIGNATURE

*EXHIBIT INDEX*

- 99.1 Written presentation to be made available and distributed to current and prospective investors and posted on the Company's web site beginning on January 28, 2003.
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