

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
April 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): April 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)

0-31565  
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)

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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*

Not applicable.

Item 5. *Other Events*

Not applicable.

Item 6. *Resignations of Registrant's Directors*

CURRENT REPORT ON FORM 8-K

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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 regarding the Company's first quarter 2003 financial performance, its strategies, and its updated diluted earnings per share guidance for 2003. The Company intends to make available, and distribute, the presentation to current and prospective investors, and to post it on its web site, beginning on April 28, 2003.

Item 8. *Change in Fiscal Year*

Not applicable.

Item 9. *Regulation FD Disclosure*

Beginning on April 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 first quarter 2003 financial performance and strategies. In addition, the presentation discusses the Company's projections of 2003 diluted earnings per share in the range of \$2.67 to \$2.75.

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Historic data regarding the Company's diluted cash earnings per share for the years ended December 31, 1998, 1999, 2000, 2001, and 2002 and for the quarter ended March 31, 2003 are provided, together with a reconciliation to its diluted GAAP earnings per share for the corresponding periods. In addition, certain data reflecting the Company's 2000 and 2001 core earnings is provided, together with a reconciliation to its GAAP earnings for the corresponding years.

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*

Not applicable.

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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.

April 28, 2003  
Date

NEW YORK COMMUNITY BANCORP, INC.

SIGNATURE

/s/ Joseph R. Ficalora

Joseph R. Ficalora  
President and Chief Executive Officer

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**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 April 28, 2003.
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