

Edgar Filing: NEW YORK COMMUNITY BANCORP INC - Form 8-K

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
July 21, 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): July 21, 2004  
-----

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

Delaware	1-31565	06-1377322
-----	-----	-----
(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)

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  
-----

Edgar Filing: NEW YORK COMMUNITY BANCORP INC - Form 8-K

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, Pro Forma Financial Information 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 earnings release issued by New York Community Bancorp, Inc. (the "Company") for the three and six months ended June 30, 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 to 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  
-----

Edgar Filing: NEW YORK COMMUNITY BANCORP INC - Form 8-K

On July 21, 2004, the Company reported its earnings for the three and six months ended June 30, 2004. In addition, the Company reaffirmed the 2004 and 2005 earnings guidance it had provided in a news release issued on July 1, 2004. The July 21, 2004 earnings release is attached as Exhibit 99.1 and is incorporated into this Item 12 by reference.

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.

July 21, 2004  
-----

Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora  
-----

Joseph R. Ficalora  
President and Chief Executive Officer

EXHIBIT INDEX  
-----

99.1 Earnings release for the three and six months ended June 30, 2004,  
dated July 21, 2004.