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): September 9, 2003

NEW YORK COMMUNITY BANCORP, INC.

 $(Exact\ name\ of\ registrant\ as\ specified\ in\ its\ charter)$

Delaware (State or other jurisdiction of

0-31565 Commission File Number $\begin{array}{c} 06\text{-}1377322 \\ \text{(I.R.S. Employer Identification No.)} \end{array}$

incorporation or organization)

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	
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	
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 New York Community Bancorp, Inc. (New York Community) and Roslyn Bancorp, Inc. (Roslyn) (together, the companies), intend to make available, and to distribute, to current and	

prospective investors, and to post on their respective web sites, beginning on September 9, 2003.

Item 8.

Change in Fiscal Year

Not applicable.		
Item 9. Regulation FD Disclosure		
Beginning on September 9, 2003, the companies intend to make available, and to distribute, to current and prospective investors a written presentation that will also be posted on their respective web sites. The presentation discusses New York Community s competitive advantages and financial performance on a stand-alone basis and, on a pro forma basis, at or for the six months ended June 30, 2003, to reflect the impact of its proposed merger with Roslyn.		
Item 10. <u>Amendments to the Registrant</u> 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	

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.

September 9, 2003

NEW YORK COMMUNITY BANCORP, INC.

Date

/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 New York Community s web site beginning on September 9, 2003.