

KUPFERBERG MAX L  
Form 5  
February 14, 2006

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
KUPFERBERG MAX L

2. Issuer Name and Ticker or Trading Symbol  
NEW YORK COMMUNITY BANCORP INC [NYB]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

615 MERRICK AVENUE

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

WESTBURY, NY 11590

(City) (State) (Zip)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock	12/16/2005	^	G	60,000	D	\$ 0	874,059	D	^
Common Stock	^	^	^	^	^	^	62,221	I	As Administrator of HK IRA Rollover
Common Stock	^	^	^	^	^	^	536,377	I	As Partner

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Common Stock	Â	Â	Â	Â	Â	Â	1,105,821	I	As shareholder of the Max K One LLC
Common Stock	Â	Â	Â	Â	Â	Â	185,777	I	By Kupferberg Foundation
Common Stock	Â	Â	Â	Â	Â	Â	11,425	I	By Max Kupferberg 2004 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	55,600	I	By Max Kupferberg 2005 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	11,425	I	By Selma Kupferberg 2004 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	55,600	I	By Selma Kupferberg 2005 GRAT
Common Stock	Â	Â	Â	Â	Â	Â	57,764	I	By Spouse
Common Stock	Â	Â	Â	Â	Â	Â	97,288	I	Max & Selma Kupferberg Foundation
Common Stock	Â	Â	Â	Â	Â	Â	7,666	I	Trustee for EW of JK FBO LC
Common Stock	Â	Â	Â	Â	Â	Â	7,666	I	Trustee for EW of JK FBO MK
Common Stock	Â	Â	Â	Â	Â	Â	280,000	I	Trustee for GST
Common Stock	Â	Â	Â	Â	Â	Â	65,389	I	Trustee for JK NEM Trust
Common Stock	Â	Â	Â	Â	Â	Â	62,221	I	Trustee for KK NEM Trust
Common Stock	Â	Â	Â	Â	Â	Â	810,000	I	Trustee for KPT
Common Stock	Â	Â	Â	Â	Â	Â	270,000	I	Trustee for KRT

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount of Number of Shares
Stock Option (right to buy)	\$ 15.4125	07/24/2002					07/24/2002 <sup>(1)</sup>	01/24/2012	Common Stock	216,000
Stock Option (right to buy)	\$ 13.845	07/24/2003					07/24/2003 <sup>(2)</sup>	07/24/2012	Common Stock	45,333

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KUPFERBERG MAX L 615 MERRICK AVENUE WESTBURY, NY 11590		X		

## Signatures

By: /s/ Ilene A. Angarola, Power of Attorney  
Date: 02/14/2006

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Stock Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. ("NYCB") 1997 Stock Option Plan that were exercisable on July 24, 2002.

(2) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on July 24, 2003 and were fully vested and exercisable as of July 24, 2005.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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