

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
January 29, 2008  
**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 29, 2008

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

Delaware	1-31565	06-1377322
(State or other jurisdiction of	(Commission File Number)	(I.R.S. Employer Identification No.)

incorporation or organization)  
615 Merrick Avenue, Westbury, New York 11590  
(Address of principal executive offices)

(516) 683-4100  
(Registrant's telephone number, including area code)

Not applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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CURRENT REPORT ON FORM 8-K

ITEM Results of Operations and Financial Condition  
2.02:

On January 29, 2008, New York Community Bancorp, Inc. (the "Company") issued a press release reporting its earnings for the three and twelve months ended December 31, 2007. A copy of the press release is attached as Exhibit 99.1 to this report.

ITEM Regulation FD Disclosure  
7.01:

On January 29, 2008, the Company announced that its Board of Directors declared a \$0.25 per share dividend, payable on February 15, 2008 to shareholders of record at February 6, 2008. The announcement was included as part of the earnings release issued by the Company on January 29th and is incorporated into this Item 7.01 by reference to Exhibit 99.1 (but only with respect to the information contained in Exhibit 99.1 regarding the announcement of the dividend declaration, and not with respect to any information furnished under Item 2.02 of this Form 8-K.)

ITEM Financial Statements and Exhibits  
9.01:

- (d) Attached as Exhibit 99.1 is a press release issued by the Company on January 29, 2008, reporting its earnings for the three and twelve months ended December 31, 2007.
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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.

Date: January 29, 2008 NEW YORK COMMUNITY BANCORP, INC.

/s/ Ilene A. Angarola

Ilene A. Angarola

Executive Vice President and

Director, Investor Relations

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EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
Exhibit 99.1	Press release issued on January 29, 2008.