



CURRENT REPORT ON FORM 8-K

ITEM Results of Operations and Financial Condition  
2.02:

On October 29, 2008, New York Community Bancorp, Inc. (the "Company") issued a press release reporting its financial results for the three months ended September 30, 2008. A copy of the press release is attached as Exhibit 99.1 to this report.

ITEM Regulation FD Disclosure  
7.01:

On October 29, 2008, the Company announced that its Board of Directors declared a \$0.25 per share dividend, payable on November 18, 2008 to shareholders of record as of November 7, 2008. The announcement was included as part of the press release issued by the Company on October 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 October 29, 2008, reporting its financial results for the three months ended September 30, 2008.
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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: October 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

Exhibit Number   Description

Exhibit 99.1      Press release issued by the Company on October 29, 2008.