

CURRENT REPORT ON FORM 8-K

ITEM Results of Operations and Financial Condition

2.02:

On January 27, 2010, New York Community Bancorp, Inc. (the "Company") issued a press release reporting its financial results for the three and twelve months ended December 31, 2009. A copy of the press release is attached as Exhibit 99.1 to this report.

ITEM Regulation FD Disclosure

7.01:

On January 27, 2010, the Company announced that its Board of Directors declared a \$0.25 per share dividend, payable on February 17, 2010 to shareholders of record as of February 5, 2010. The announcement was included as part of the press release issued by the Company on January 27th 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 the press release issued by the Company on January 27, 2010, reporting its financial results for the three and twelve months ended December 31, 2009.
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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 27, 2010 NEW YORK COMMUNITY BANCORP, INC.

/s/ Ilene A. Angarola

Ilene A. Angarola

Executive Vice President and Director

Investor Relations and Corporate Communications

EXHIBIT INDEX

Exhibit Number Description

Exhibit 99.1 Press release issued by the Company on January 27, 2010.