ORIGINAL

# **SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549
FORM 11-K



13002864

(Mark One)

$\boxtimes$	ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECUR	W	E.
	EXCHANGE ACT OF 1934	V	

For the fiscal year ended December 31, 2012

For the transition period from \_\_\_\_\_ to \_\_\_\_

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
 EXCHANGE ACT OF 1934

Commission file number: 001-31565

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

New York Community Bancorp, Inc. Employee Savings Plan

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

New York Community Bancorp, Inc. 615 Merrick Avenue
Westbury, NY 11590

# REQUIRED INFORMATION

- 1. Financial Statements.
- 2. Supplemental Schedule.

Schedule H, line 4i - Schedule of Assets (Held at End of Year) at December 31, 2012

3. Exhibits.

Exhibit 23: Consent of Independent Registered Public Accounting Firm

Note: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

# FINANCIAL STATEMENTS



Financial Statements and Supplemental Schedule

December 31, 2012 and 2011

(With Report of Independent Registered Public Accounting Firm)

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KPMG LLP 345 Park Avenue New York, NY 10154-0102

#### Report of Independent Registered Public Accounting Firm

The Pension and Investment Committee New York Community Bancorp, Inc. Employee Savings Plan:

We have audited the accompanying statements of net assets available for plan benefits of the New York Community Bancorp, Inc. Employee Savings Plan (the Plan) as of December 31, 2012 and 2011, and the related statements of changes in net assets available for plan benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for plan benefits of the Plan as of December 31, 2012 and 2011, and the changes in net assets available for plan benefits for the years then ended in conformity with U.S. generally accepted accounting principles.

Our audits were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule, Schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2012, is presented for purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in our audit of the basic financial statements and, in our opinion, is fairly presented in all material respects in relation to the basis financial statements taken as a whole.



New York, New York June 25, 2013

# Statements of Net Assets Available for Plan Benefits

December 31, 2012 and 2011

	_	2012	2011
Assets:			
Investments, at fair value (note 3): Common stock fund of employer Mutual funds Collective trust funds	\$	55,400,778 60,183,983 23,413,931	51,712,105 44,877,514 31,114,978
Total investments		138,998,692	127,704,597
Receivables: Participant loans Contribution Receivable Due from broker	_	4,200,246 267,190 119,667	4,583,744 ———————————————————————————————————
Total receivables	_	4,587,103	4,583,744
Cash equivalent	_	5,550	
Total assets		143,591,345	132,288,341
Liabilities: Due to broker	_		26,083
Net assets reflecting investments at fair value		143,591,345	132,262,258
Adjustment from fair value to contract value for fully benefit-responsive investment contracts (note 3)	_	(660,346)	(575,066)
Net assets available for plan benefits	\$ _	142,930,999	131,687,192

See accompanying notes to financial statements.

# Statements of Changes in Net Assets Available for Plan Benefits Years Ended December 31, 2012 and 2011

	_	2012	2011
Additions to net assets attributed to: Investment income (loss): Net appreciation (depreciation) in fair value of investments (note 3)	\$	9,176,960	(27,225,098)
Interest and dividends on investments	_	5,569,506	5,072,924
Total investment income (loss)	_	14,746,466	(22,152,174)
Interest on participant loans		143,436	171,079
Contributions: Participant contributions Rollover contributions	-	7,749,952 809,386	7,705,811 1,043,860
Total contributions	_	8,559,338	8,749,671
Deductions from net assets attributed to: Benefits paid to participants Administrative expenses Corrective distributions	-	11,853,572 261,062 90,799	7,679,921 157,646 ————
Total deductions	_	12,205,433	7,837,567
Net increase (decrease)		11,243,807	(21,068,991)
Net assets available for plan benefits at: Beginning of year	_	131,687,192	152,756,183
End of year	\$ _	142,930,999	131,687,192

See accompanying notes to financial statements.

Notes to Financial Statements
December 31, 2012 and 2011

## (1) Description of the Plan

The following brief description of the New York Community Bancorp, Inc. Employee Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for more complete information.

#### (a) General

The Plan is a defined contribution plan sponsored by New York Community Bancorp, Inc. (the Bank, Plan Sponsor, or the Employer). The Plan provides for benefits for eligible employees of the Bank, New York Community Bank, New York Commercial Bank, the former Synergy Financial Group, the former Penn Federal Savings Bank, the former Atlantic Bank of New York, the former Long Island Commercial Bank, the former Roslyn Savings Bank, the former Richmond County Savings Bank, the former CFS Bank, the former Queens County Savings Bank, the former AmTrust Bank, and the former Desert Hills Bank. The Plan is administered by Pentegra Retirement Services. The Plan provides retirement benefits for the employees of the Bank and is subject to the requirements of the Employee Retirement income Security Act of 1974, as amended (ERISA). The assets of all participants are held in the Plan and are collectively invested and reinvested by the Trustee.

#### (b) Eligibility

Any salaried full-time employee who reaches the age of 21 and who is not covered by a collective bargaining agreement shall be eligible to participate upon completion of three months of eligibility service, as defined.

#### (c) Contributions

Participants may authorize the Bank to reduce their pretax compensation each pay period by 1% to 25% and to contribute those amounts to the Plan, subject to the maximum dollar limitations of the Internal Revenue Code. Post-tax contributions may be made up to 25% of the participant's salary, less the percentage of before tax contributions. The Bank may make matching and special contributions on a discretionary basis. No matching or special discretionary employer contributions were made in 2012 and 2011. Employees may make rollover contributions to the Plan.

#### (d) Investment Options

Participants are allowed to invest in one or more of the investment options. The trust consists of three groups of investment funds – the fixed-income funds, which are invested in fixed income investments with limited equity holdings, the equity funds, which permit a higher percentage of funds to be invested in common stocks, and the target retirement funds, which are broadly diversified funds that invest in U.S. and International stocks and bonds. The target retirement funds gradually shift from more aggressive investments to conservative investments based on its target date. As of December 31, 2012, the Plan's investments consisted of mutual funds, collective trust funds, and a common stock fund of New York Community Bancorp, Inc.

Notes to Financial Statements December 31, 2012 and 2011

#### (e) Participant Accounts

Separate accounts are maintained for each participant to accumulate Employer, participant and rollover contributions. Participants' accounts are credited with contributions made on their behalf in accordance with participant salary deduction arrangements, employer contributions (if any), and Plan earnings and losses. Plan earnings and losses are allocated based on account balances and investment options, which the participant chooses. An administrative fee of 0.35% (35 basis points) is charged by Pentegra Trust Company on assets held in all funds other than the investment funds of NYCB Stock Fund, Sunrise Retirement and Galliard Capital Management Wells Fargo.

#### (f) Vesting

Participants are fully vested in their accrued benefits in all accounts, other than their employer matching accounts, at all times and such accrued benefits are nonforfeitable at all times. Effective January 1, 2002, employer matching contributions and special discretionary employer contributions become vested and nonforfeitable as follows:

Years of service	Vested Percentage
Less than 1 year	<b>—%</b>
1 year but less than 2	20%
2 years but less than 3	40%
3 years but less than 4	60%
4 years but less than 5	80%
5 years and thereafter	100%

If the participant is not 100% vested and leaves the employer for any reason other than retirement, disability, or death, the portion of matching contributions and special discretionary employer contributions, if any, and earnings thereon which are not vested will be forfeited. At December 31, 2012 and 2011, forfeitures of \$1,124 and \$59,307, respectively, were available to defray Plan expenses in the future. For the plan years 2012 and 2011, \$59,850 and \$0 was used to defray Plan expenses.

#### (g) Participant Loans

Participants may borrow from their account balance up to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested account balance. Any loan must be repaid within a five year period, except if the loan is made for the purpose of purchase or construction of the primary residence of the participant, then such loan may be repaid over a period not exceeding thirty years. The loans are secured by the balance in the participant's account and bear the prime rate of interest on the first day of the month in which the loan was made and fixed for the life of the loan.

In the event of a loan default, the amount of the outstanding balance will be deducted from any distributions. Loan default distributions will be treated as taxable income to the participant in the year of default. Participant loans are reported at outstanding principal plus accrued interest.

Notes to Financial Statements December 31, 2012 and 2011

## (h) Payment of Benefits

Benefit payments begin at the participant's election after he or she ceases to be an employee due to disability, retirement, or other termination of employment or death. Under the Plan's provisions, withdrawals of funds other than at disability, retirement, or other termination of employment or death will be permitted subject to certain limitations, as defined. Participants may elect to receive benefits from several options available as set forth in the Plan.

Participants may elect to have allocated cash dividends declared on the employer common stock and received by the Trustee distributed in cash or elect to reinvest the dividends. For the years ended December 31, 2012 and 2011, dividends of \$1,552,001 and \$1,594,477, respectively, were paid through to Plan participants.

#### (2) Summary of Significant Accounting Policies

#### (a) Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual method of accounting.

#### (b) Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management of the Plan to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein and the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates and assumptions.

#### (c) Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Common stock and mutual funds are valued using quoted market prices from national exchanges. Investments in common collective trust funds are shown at the Plan's proportionate share of the fair value of such funds as determined by the fund manager.

Investment transactions are recorded on a trade date basis. Dividend income is recognized on the ex-dividend date. Investment income is recorded on the accrual basis.

#### (d) Participant Loan Receivables

Participant loan receivables are equal to the outstanding principal balances plus accrued interest, which approximates fair value. Participant loans approximate fair value based upon a discounted cash flow analysis using a discount rate that approximates the current market rates for instruments having similar maturities.

#### (e) Payment of Benefits

Benefits to participants or their beneficiaries are recorded when paid.

Notes to Financial Statements December 31, 2012 and 2011

## (f) Administrative Expenses

Unless elected by the Plan Sponsor, administrative fees charged to the Plan relate to mutual funds (see note 1(e)). All other administrative expenses of the Plan are paid by the Employer. Expenses directly related to the managing of the mutual funds (such as investment management fees, commissions, and other transaction costs) are charged against the assets of the applicable fund to which such expenses directly relate.

Notes to Financial Statements December 31, 2012 and 2011

## (3) Investments

The following is a listing of the Plan's investments at fair value as of December 31, 2012 and 2011:

	Decem	ber 31
	2012	2011
Common stock fund of employer:		
New York Community Bancorp, Inc.	55,400,778*	51,712,105*
Mutual funds:	10.056.1054	0.440 =404
Fidelity Spartan 500 Index Fund-Investor	10,856,187*	9,462,768*
Vanguard Total Bond Market Index Fund	10,713,960*	10,626,282*
Vanguard Mid Cap Index Fund	8,260,502*	6,454,935
Vanguard Growth Index Fund	6,344,053	4,973,286
Vanguard Value Index Fund	6,317,391	5,107,376
Vanguard Small Cap Index Fund	6,155,657	4,851,527
Vanguard Developed Markets Index Fund	3,951,766	3,401,341
Vanguard Target Retirement 2010 Fund Investor	2,708,617	_
Vanguard Target Retirement 2015 Fund Investor	2,200,244	_
Vanguard Target Retirement 2025 Fund Investor	1,429,021	
Vanguard Target Retirement 2055 Fund Investor	820,830	_
Vanguard Target Retirement Income	214,964	
Vanguard Target Retirement 2020 Fund Investor	116,145	_
Vanguard Target Retirement 2035 Fund Investor	50,608	
Vanguard Target Retirement 2040 Fund Investor	19,180	
Vanguard Target Retirement 2030 Fund Investor	9,831	
Vanguard Target Retirement 2050 Fund Investor	9,325	
Vanguard Target Retirement 2045 Fund Investor	5,702	<del></del>
	60,183,983	44,877,515
Collective trust funds:		
Galliard Wells Fargo Stable Value Fund Class C	23,413,931*	_
Galliard Wells Fargo Stable Return Fund Class J	<del>-</del>	22,648,511*
Sunrise Retirement Balanced Equity Fund	_	1,281,984
Sunrise Retirement Balanced Fund	<del></del>	2,119,676
Sunrise Retirement Capital Preservation Fund		1,426,754
Sunrise Retirement Diversified Equity Income Fund		298,485
Sunrise Retirement Diversified Equity Fund	_	362,019
Sunrise Retirement Diversified Income Fund	ngd na-new	2,628,387
Sunrise Retirement Income Fund		349,161
	23,413,931	31,114,977
Total investments	138,998,692	127,704,597

<sup>\*</sup> Represents 5% or more of the fair value of net assets available for plan benefits at December 31, 2012 and 2011.

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Notes to Financial Statements December 31, 2012 and 2011

Contract value for the Galliard Wells Fargo Stable Value Fund C and Galliard Wells Fargo Stable Return Fund Class J was \$22,753,585 and \$22,073,445 as of December 31, 2012 and 2011, respectively. During 2012, the Plan's investment in the Galliard Wells Fargo Stable Value Fund J was replaced by an equal investment in Galliard Wells Fargo Stable Value Fund C. The new fund holds the same investments as the fund it replaces, but because it is a lower share class it has a lower expense ratio resulting in increased performance for the Plan's participants. Amounts in the table represent fair value.

Investment contracts held by a defined contribution plan are required to be reported at fair value. The Plan's investments in the Galliard Wells Fargo Common Trust Funds (the Trusts) hold investment contracts that are deemed to be fully benefit-responsive as of December 31, 2012 and 2011. Although the Trusts are reported at fair value, contract value is the relevant measurement attribute because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for plan benefits presents the fair values of the Trusts as well the amount necessary to adjust these fair values to contract values. The statement of changes in net assets available for plan benefits is prepared on a contract value basis.

The Galliard Wells Fargo Stable Value Fund C's one-year total return was 0.94% for 2012. The thirty-day effective yield, also known as the crediting interest rate, was 1.95% December 31, 2012. Both the one-year total return and the thirty-day effective yield for 2012 are net of the annual trustee fee of 0.30%. The Galliard Wells Fargo Stable Value Fund J's one-year total return was 1.56% for 2011. The thirty-day effective yield, also known as the crediting interest rate, was 2.33% at December 31, 2011. Both the one-year total return and the thirty-day effective yield for 2011 are net of the annual trustee fee of 0.85%. The crediting interest rates are calculated on a daily basis. There are no reserves against contract values for credit risk of the contract issuer or otherwise.

The existence of certain conditions can limit the Trust's ability to transact at contract value with the issuers of its investment contracts. Specifically, any event outside the normal operation of the Trust that causes a withdrawal from an investment contract may result in a negative market value adjustment with respect to such withdrawal. Examples of such events include, but are not limited to, partial or complete legal termination of the Trust or a unitholder, tax disqualification of the Trust or a unitholder, and certain Trust amendments if issuers' consent is not obtained. As of December 31, 2012, the occurrence of an event outside the normal operation of the Trust that would cause a withdrawal from an investment contract is not considered to be probable. To the extent a unitholder suffers a tax disqualification or legal termination event, under normal circumstances it is anticipated that liquid assets would be available to satisfy the redemption of such unitholder's interest in the Trust without the need to access investment contracts.

During 2012, the Plan replaced its investments in the seven Sunrise Retirement Funds with investments in the eleven Vanguard Retirement Funds.

Notes to Financial Statements December 31, 2012 and 2011

The Plan applies the fair value measurement guidance included in FASB Accounting Standards Codification (Codification) Topic 820, Fair Value Measurements and Disclosures, for its financial assets and liabilities that are required to be measured at fair value. The measurement of fair value requires the use of techniques based on observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources, while unobservable inputs reflect the Plan's market assumptions. The inputs establish the following fair value hierarchy:

Level 1 - Quoted prices in active markets for identical assets or liabilities.

Level 2 - Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or inputs that are observable or corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Unobservable inputs supported by little or no market activity and that reflect the reporting entity's own assumptions about the exit price, including assumptions that market participants would use in pricing the asset or liability.

An asset or liability classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

The following table presents the Plan's fair value hierarchy for those investments measured at fair value as of December 31, 2012 and 2011:

Fair value measurements using				
-	Assets	Quoted prices in active	Significant	
	measured at fair value at December 31, 2012	markets for identical assets (Level 1)	other observable inputs (Level 2)	Significant unobservable inputs (Level 3)
\$	55,400,778	55,400,778		
	41,885,556	41,885,556		
	7,584,467	7,584,467		_
-	10,713,960	10,713,960		
_	60,183,983	60,183,983		
_	23,413,931		23,413,931	
\$_	138,998,692	115,584,761	23,413,931	
	-	measured at fair value at December 31, 2012  \$ 55,400,778  41,885,556 7,584,467 10,713,960 60,183,983  23,413,931	Assets measured at fair value at December 31, 2012 (Level 1)  \$ 55,400,778 55,400,778  41,885,556 7,584,467 10,713,960 60,183,983 60,183,983  23,413,931 —	Assets in active measured at fair value at December 31, 2012 (Level 1) (Level 2)  \$ 55,400,778

Notes to Financial Statements December 31, 2012 and 2011

	Fair value measurements using				
	Quoted prices				
Description	Assets measured at fair value at December 31, 2011	in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)	
Common stock	\$ 51,712,105	51,712,105		_	
Mutual funds:					
U.S. equity	34,251,232	34,251,232	_	-	
International equity	10,626,282	10,626,282			
Total mutual funds	44,877,514	44,877,514			
Collective trust funds:					
Stable value	22,648,511	_	22,648,511	_	
U.S. fixed income	4,404,302	_	4,404,302	_	
Balanced funds	3,700,146		3,700,146		
U.S. equity	362,019		362,019	***************************************	
Total collective					
trust funds	\$ 119,238,130	96,589,619	22,648,511		

Fair value estimates are made at a specific point in time, based on available market information and other observable inputs. In some cases, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial asset and these values do not represent any premium or discount that could result from offering for sale at one time an entire holding of a particular financial asset. Potential taxes and other expenses that would be incurred in an actual sale or settlement are not reflected in the amounts disclosed.

During 2012 and 2011, the Plan's investments (including gains or losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

		2012	2011
Common stock fund of employer	\$	3,134,984	(26,590,759)
Mutual funds		4,992,451	(889,191)
Collective trust funds		1,049,525	254,852
Net appreciation (depreciation) in fair value			
of investments	\$ _	9,176,960	(27,225,098)

Notes to Financial Statements December 31, 2012 and 2011

#### (4) Risks and Uncertainties

The Plan offers a number of investment options including common stock of New York Community Bancorp, Inc. and a variety of investment funds, some of which are mutual funds. The investment funds include U.S. equities, international equities, and fixed income securities. Investment securities, in general, are exposed to various risks, such as interest, credit, and overall market volatility risk. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts, reported in the statements of net assets available for plan benefits and participant account balances.

The Plan invests indirectly in securities with contractual cash flows such as asset backed securities, collateralized mortgage obligations and commercial mortgage backed securities, including securities backed by subprime mortgage loans. The value, liquidity and related income of these securities are sensitive to changes in economic conditions, including real estate value, delinquencies or defaults, or both, and may be adversely affected by shifts in the market's perception of the issuers and changes in interest rates.

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across various participant-directed fund elections. Additionally, the investments within each participant-directed fund election are further diversified into varied financial instruments, with the exception of the common stock fund of the employer, which invests in a single security, the common stock of New York Community Bancorp, Inc.

At December 31, 2012 and 2011, approximately 39% of the Plan's net assets were invested in common stock fund of employer. The underlying value of the common stock is entirely dependent upon the performance of the employer and the market's evaluation of such performance. It is at least reasonably possible that changes in the fair value of the New York Community Bancorp, Inc. common stock in the near term could materially affect participants account balances and the amounts reported in the statement of net assets available for plan benefits and the statements of changes in net assets available for plan benefits.

#### (5) Related Party Transactions (Parties-in-Interest)

The Plan investments in the Sunrise Retirement Funds are sub-advised by Pentegra Trust Company. Pentegra Retirement Services, Inc. is the record-keeper for the Plan. Reliance Trust Company is the custodian of the Plan for the years ended December 31, 2012 and 2011. The Plan invests in the common stock of the Plan Sponsor. These transactions qualify as parties-in-interest.

Certain fees paid to related parties for services to the Plan were paid by the Plan Sponsor. Mutual fund operation expenses are paid from a fund's assets and are reflected in the fund's share/unit price and dividends.

KPMG LLP, the auditor of the Plan's financial statements, is also a party in interest as defined by ERISA.

Notes to Financial Statements December 31, 2012 and 2011

#### (6) Income Tax Status

The Internal Revenue Service has determined and informed the Bank by a letter dated May 21, 2012, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2012, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

### (7) Plan Termination

Although it has not expressed any intent to do so, the New York Community Bancorp, Inc. reserves the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a plan termination, participants become 100% vested in all matching contributions.

### (8) Subsequent Events

The Plan evaluated events subsequent to December 31, 2012 and through June 25, 2013, the date on which the financial statements were issued, and determined there have not been any events that have occurred that would require adjustment to or disclosure in the financial statements.

#### (9) Reconciliation of Financial Statement to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Form 5500 as of December 31, 2012 and 2011:

	_	2012	2011
Net assets available for plan benefits per financial statements Adjustment from contract value to fair value for	\$	142,930,999	131,687,192
fully benefit-responsive investment contracts	_	660,346	575,066
Net assets available for plan benefits per Form 5500	\$ _	143,591,345	132,262,258

Notes to Financial Statements December 31, 2012 and 2011

The following is a reconciliation of total additions per the financial statements to the Form 5500 for the years ended December 31, 2012 and 2011:

	_	2012	2011
Total additions per the financial statements	\$	23,449,240	(13,231,424)
Adjustment from contract value to fair value for fully benefit-responsive investment contracts – current year		660,346	575,066
Adjustment from contract value to fair value for fully benefit-responsive investment contracts – prior year	_	(575,066)	(466,399)
Total additions per Form 5500	\$_	23,534,520	(13,122,757)

# SUPPLEMENTAL SCHEDULE

Schedule H, Line 4i- Schedule of Assets (Held at End of Year)

December 31, 2012

Identity of issue	Description of investment	Number of shares/units		Current value
Common stock fund of employer:				
* New York Community Bancorp, Inc.	Common Stock	4,229,067	\$	55,400,778
Mutual funds:				
Fidelity	Spartan 500 Index Fund Investor	215,017		10,856,187
Vanguard	Total Bond Market Index Fund	966,092		10,713,960
Vanguard	Mid Cap Index Fund	366,807		8,260,502
Vanguard	Growth Index Fund	186,975		6,344,053
Vanguard	Value Index Fund	264,770		6,317,391
Vanguard	Small Cap Index Fund	176,279		6,155,657
Vanguard	Developed Markets Index Fund Investor	405,310		3,951,766
Vanguard	Target Retirement 2010 Fund Investor	112,251		2,708,617
Vanguard	Target Retirement 2015 Fund Investor	164,443		2,200,244
Vanguard	Target Retirement 2025 Fund Investor	105,152		1,429,021
Vanguard	Target Retirement 2055 Fund Investor	33,098		820,830
Vanguard	Target Retirement Income	17,634		214,964
Vanguard	Target Retirement 2020 Fund Investor	4,874		116,145
Vanguard	Target Retirement 2035 Fund Investor	3,592		50,608
Vanguard	Target Retirement 2040 Fund Investor	827		19,180
Vanguard	Target Retirement 2030 Fund Investor	420		9,831
Vanguard	Target Retirement 2050 Fund Investor	404		9,325
Vanguard	Target Retirement 2045 Fund Investor	392	_	5,702
			_	60,183,983
Collective trust fund:				
* Galliard Wells Fargo	Stable Value Fund Class C	477,543		23,413,931
Participant loans:				
* Participant loans	731 loans to participants with interest rates of 2.25%			
·	to 10.50% with maturities up to 30 years	731		4,200,246
			٠,	143,198,938
			٠,	142,170,730

<sup>\*</sup> Parties-in-interest as defined by ER1SA.

See accompanying report of independent registered public accounting firm.

### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: 4/26/13

New York Community Bancorp, Inc. Employee Savings Plan

Bv

Bernard A. Terlizzi Plan Administrator

# Consent of Independent Registered Public Accounting Firm

## **Consent of Independent Registered Public Accounting Firm**

The Pension and Investment Committee of New York Community Bancorp, Inc. Employee Savings Plan:

We consent to the incorporation by reference in the registration statement (no. 333-105901) on Form S-8 of New York Community Bancorp, Inc. of our report dated June 25, 2013 with respect to the statements of net assets available for benefits of the New York Community Bancorp, Inc. Employee Savings Plan as of December 31, 2012 and 2011, the related statements of changes in net assets available for benefits for the years then ended, and the supplemental schedule of schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2012 which report appears in the December 31, 2012 annual report on Form 11-K of the New York Community Bancorp, Inc. Employee Savings Plan.

KPMG LLP

New York, New York June 25, 2013





ATTORNEYS AT LAW

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June 26, 2013

## **VIA COURIER**

Filing Desk Securities and Exchange Commission 100 F Street, NE Washington, DC 20549

Re:

New York Community Bancorp, Inc.

New York Community Bancorp, Inc. Employee Savings Plan

Annual Report on Form 11-K Commission File No. 001-31565

Dear Sir or Madam:

Please find enclosed four (4) copies, one of which is manually signed, of the Annual Report on Form 11-K for the New York Community Bancorp, Inc. Employee Savings Plan, for the period ended December 31, 2012.

Please date stamp the enclosed copy of this letter as a receipt and return it via the enclosed self-addressed stamped envelope to the undersigned. If you have any questions about the enclosed, please contact the undersigned at (202) 508-5856.

Sincerely,

KILPATRICK TOWNSEND & STOCKTOON LLP

Suzanne

Enclosures

Joanne Strucker, New York Community Bank cc: