

NEW YORK COMMUNITY BANCORP INC  
Form NT 10-K  
March 02, 2018

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

**FORM 12b-25**

**NOTIFICATION OF LATE FILING**

(check one):    Form 10-K    Form 20-F    Form 11-K    Form 10-Q  
                  Form 10-D    Form N-SAR    Form N-CSR

For Period Ended: December 31, 2017

Transition Report on Form 10-K

Transition Report on Form 20-F  
Transition Report on Form 11-K  
Transition Report on Form 10-Q  
Transition Report on Form N-SAR

For the Transition Period Ended:

*Read Instructions Before Preparing Form.*

**Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.**

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

**PART I REGISTRANT INFORMATION**

**New York Community Bancorp, Inc.**

**Full Name of Registrant**

**Former Name if Applicable**

**615 Merrick Ave.**

**Address of Principal Executive Office (Street and Number)**

**Westbury, NY 11590**

**City, State and Zip Code**

**PART II RULES 12b-25(b) AND (c)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;

- (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
- (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

### **PART III NARRATIVE**

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

The Company was unable to compile the necessary information required to prepare a complete filing. Thus, the Company was unable to file the report in a timely manner without unreasonable effort or expense. The Company filed the Annual Report for the year ended December 31, 2017 the day after the required due date, which was within the 15-day extension period provided under Rule 12b-25 of the Securities Exchange Act of 1934, as amended.

**PART IV OTHER INFORMATION**

(1) Name and telephone number of person to contact in regard to this notification

**John J. Pinto**

**Executive Vice President and**

**Chief Accounting Officer**  
**(Name)**

**(516)**  
**(Area Code)**

**683-4100**  
**(Telephone Number)**

(2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed ? If answer is no, identify report(s). Yes No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? Yes No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

The registrant expects to report net income of \$136.5 million compared to \$110.5 million in the third quarter and \$113.7 million in the fourth quarter of 2016. For the twelve months ended December 31, 2017, the Company reported diluted earnings per common share of \$0.90, as compared to diluted earnings per common share of \$1.01 for the twelve months ended December 31, 2016, a decrease of 11%. Net income available to common shareholders totaled \$441.6 million in 2017 as compared to \$495.4 million in 2016, also down 11%. Net income for 2017 was \$466.2 million, down 6% from 2016. The effective tax rate for the fourth quarter was approximately 6% due to a \$42 million net tax benefit arising from the impact of the recently enacted Tax Cuts and Jobs Act, including the re-measurement of the company's deferred tax liability.

**New York Community Bancorp, Inc.**

**(Name of Registrant as Specified in Charter)**

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: March 2, 2018

/s/ John J. Pinto

By: John J. Pinto

Title: Executive Vice President and Chief  
Accounting Officer

INSTRUCTION: The form may be signed by an executive officer of the registrant or by any other duly authorized representative. The name and title of the person signing the form shall be typed or printed beneath the signature. If the statement is signed on behalf of the registrant by an authorized representative (other than an executive officer), evidence of the representative's authority to sign on behalf of the registrant shall be filed with the form.

**ATTENTION**

**Intentional misstatements or omissions of fact constitute Federal Criminal Violations (See 18 U.S.C. 1001).**