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DIME COMMUNITY BANCSHARES INC Form 8-K February 25, 2003

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): February 24, 2003

DIME COMMUNITY BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Delaware 0-27782 11-3297463

| Edgar Fili | ing: DIME COMMUNITY BANCSHARE | S INC - Form 8-K |
|---|---|---------------------|
| (State or other jurisdiction of incorporation) | (Commission File Number) | (IRS Employer |
| incorporation) | | Identification No.) |
| | | |
| 20 | 09 Havemeyer Street, Brooklyn, New Yo | rk 11211 |
| 20) Havemeyer Street, Broomyn, New York 11211 | | |
| (Ad | ldress of principal executive offices, includ | ing zip code) |
| | | |
| Registrant's telephone number, including area code: | | |
| | (718) 782-6200 | |
| | | |
| | | |
| | | |
| | None | |
| (For | mer name or former address, if changed sin | ce last report) |
| | | |
| | | |
| Items 1 through 8. | | |
| Not Applicable. | | |
| | | |
| Item 7. Financial Statement | s, Pro Forma Financial Information and | Exhibits. |
| Exhibit No. | | |

Description

Information related to capital utilization

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disclosed to investors on

| February 24, 2003. |
|--|
| Item 9. Regulation FD Disclosure. |
| On February 24, 2003, Dime Community Bancshares, Inc. held a meeting with investors in which it disclosed utilization of capital information for the 12 months ended December 31, 2002 and planned capital utilization for the 12 months ending December 31, 2003. |
| A copy of this presentation is attached as Exhibit 99 |
| SIGNATURES |
| 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. |
| DIME COMMUNITY BANCSHARES, INC. |
| /s/ KENNETH J. MAHON |
| By: |
| Kenneth J. Mahon |
| Executive Vice President and Chief Financial Officer |

Dated: February 25, 2003

EXHIBIT INDEX

Exhibit

Description

99

Information related to capital utilization

disclosed to investors on

February 24, 2003.

EXHIBIT 99

Utilization of Capital 2002

Capital Growth 19%

Share Repurchases 45%

Dividends paid to Shareholders 21%

Asset Growth 15%

Cash Earnings - \$47,916,000

Planned Utilization of Capital 2003

Capital Growth 10%

Share Repurchases 39%

Dividends paid to Shareholders 28%

Asset Growth 23%

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Cash Earnings - \$51,489,000