UNITED STATES

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) October 16, 2003

GreenPoint Financial Corp.

 $(Exact\ name\ of\ registrant\ as\ specified\ in\ its\ charter)$

Delaware (State or other 0-22516 (Commission 06-1379001 (IRS Employer

jurisdiction of incorporation)

File Number)

Identification No.)

90 Park Avenue, New York, New York 10016

 $(Address\ of\ principal\ executive\ offices)\ (Zip\ Code)$

Registrant s telephone number, including area code (212) 834-1000

Edgar Filing: GREENPOINT FINANCIAL CORP - Form 8-K

Item 7. Financial Statements and Exhibits.

(a) Financial sta	tements of businesse	acquired.
-------------------------------------	----------------------	-----------

- Not Applicable
- (b) Pro forma financial information.
 - Not Applicable
- (c) Exhibits.
- 99.1 GreenPoint Financial Corp. press release dated October 16, 2003.

Item 12. Results of Operations and Financial Condition.

On October 16, 2003, GreenPoint Financial Corp., a Delaware corporation (the Company), issued a press release announcing third quarter results for the period ended September 30, 2003. A copy of the Company s press release is attached as Exhibit 99.1 hereto and is hereby incorporated herein by reference.

The information in the preceding paragraph, as well as Exhibit 99.1 referenced therein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Edgar Filing: GREENPOINT FINANCIAL CORP - Form 8-K

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.	

Dated: October 16, 2003	Greenpoint Financial Corp.		
	By:	/s/	Howard C. Bluver
	Name: Title:	Executive Vice F	Howard C. Bluver President, General Counsel and Secretary

Edgar Filing: GREENPOINT FINANCIAL CORP - Form 8-K

EXHIBIT INDEX

99.1 GreenPoint Financial Corp. press release dated October 16, 2003.