

1. Name and Address of Reporting Person
FULLER, GEORGE
209 Havemeyer Street
Brooklyn, NY 11211
Kings
2. Issuer Name and Ticker or Trading Symbol
Dime Community Bancshares, Inc. (DCOM)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
2002
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
() Director () 10% Owner
(X) Officer (give title below) () Other (specify below)
SENIOR VICE PRESIDENT
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) Form filed by One Reporting Person
() Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Year	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
			Amount	A/D	Price			
Common Stock					12141	D		
Common Stock	12/31/2002	A	100	A	\$0.0000	17385	I	401(k) Plan
Common Stock	12/31/2002	A	1653	A	\$0.0000	24969	I	ESOP
Common Stock					0		I	RRP

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.		
Title of Derivative Security	Conver- sion or Exercise Price of Deriv- ative Security	Transac- tion Date (Month/ Day/Year)	Transac- tion Code	5. Number of Derivative Securities Acquired(A) Disposed(D)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities Amount or Number of Shares	8. Price of Derivative Security at End of Year	9. Number of Deriv- ative Secur- ities Benefi- cially Owned at End of Year	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or Indirect (I)	11. Nature of In- direct Bene- ficial Owner- ship
				(A)	(D)	Exer- cisable	Expira- tion Date					
Stock Options (Right to buy)	\$6.45					12/26/2006	Common Stock		33750	D		
Stock Options (Right to buy)	\$6.84					01/20/2010	Common Stock		6750	D		
Stock Options (Right to buy)	\$16.36					11/21/2011	Common Stock		9000	D		

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ GEORGE FULLER

DATE
02/14/2003