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Stock Options \$6.45 12/26/2006 Common 49268 D (Right to buy) Stock Stock Options \$16.36 11/21/2011 Common 4500 D (Right to buy) Stock Stock Options \$19.73 02/01/2003 A V 5000 02/01/2004 02/01/2013 Common 5000 \$0.0000 5000 D (Right to buy) Stock

Explanation of Responses:

Grant of Stock Options under the 2001 Stock Option Plan for Outside Directors, Officers and Employees of Dime Community Bancshares, Inc. All of the options expire on February 1, 2013 and vest on February 1, 2004.

SIGNATURE OF REPORTING PERSON

By: /s/ MICHAEL P. DEVINE - Attorney-in-fact

For: JOHN J. FLYNN

DATE 02/04/2003