3. IRS or Soc 4. Statement 2/2003 5. If Amendme 6. Relationsh () Direct (X) Office SENIOR VIC 7. Individual (X) Form f () Form f TABLE I No	VINCENT J. eyer Stree NY 11211 e and Tick nity Bancs ial Securi for Month/ nt, Date o ip of Repo or r (give ti E PRESIDEN or Joint/ iled by On iled by Mo n-Derivati	er or Tradi hares, Inc. ty Number o Year f Original rting Perso tle below) T Group Filin e Reporting re than One	ng Symbol (DCOM) f Reporting (Month/Day, n(s) to Is: () 10% Own () Other g (Check Al Person Reporting es Acquired	/Year) suer (Check ner (specify bel oplicable Li Person d, Disposed	all applicable)	y Owned						
1. Title of Security				3. Trans- action Code 	or Disposed	4. Securities Acquired (A) or Disposed of (D) - Amount A/D Price			+	o d d ot B or f rect 0	7. Nature of In- direct Bene- ficial Owner- ship	
Common Stock Common Stock Common Stock Common Stock Common Stock			+	-+	+		0 420 8321 2181 20000		D I I I I	401(ESOP BMP RRP	k) Plan	
TABLE II D	-+	Securities + 3.	+	Disposed of, + 5.	or Beneficially 0)wned + 7 .		+ 8.	+ 9.	-+ 10.	+ 11.	
 	Deriv-	Transac- tion Date	 Transac- tion Code	Securities Acquired(A) Disposed(D)	 Date Exercisable and Expiration Da (Month/Day/Year) 	i i + i	les Amount or Number	 		Direct (D) or In-	 Nature of In- direct Bene- ficial	

				1		of	ship	
	1 1					Deriv-	Form of	
	1 1			Title and Amount	:	ative	Deriv-	
			1	of Underlying	1	Secur-	ative	Nature
	Conver-	Number of	1	Securities	1	ities	Secur-	of
	sion or	Derivative	Date Exercisable	+	+	Benefi-	ity:	In-
	Exercise	Securities	and Expiration Date	Amount	1	cially	Direct	direct
	Price of Transac-	Transac- Acquired(A)) (Month/Day/Year)	or		Owned	(D) or	Bene-
Title of	Deriv- tion Date	e tion Code Disposed(D))+	·+ Number	Price of	at End	In-	ficial
Derivative	ative (Month/	+	-+Date Exer- Expira-	of	Derivative	of	direct	Owner-
Security	Security Day/Year)	Code V (A) (D)	cisable tion Date	Title Shares	Security	Month	(I)	ship
+	-+	-+	-+	+	+	+	+	+

Stock Options \$6.84 (Right to buy) Stock Options \$16.36 (Right to buy) Stock Options \$19.73 (Right to buy) 01/20/2010 Common 24750 D Stock 11/21/2011 Common 5100 D Stock 02/01/2003 A 02/01/2004 02/01/2013 Common 9000 V 9000 \$0.0000 9000 D Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
By: /s/ MICHAEL PUCELLA - Attorney-in-fact

For: VINCENT J. MARTUCCI

DATE 02/04/2003