

1. Name and Address of Reporting Person
BERGAMO, ANTHONY
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
2/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)
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 Month | 6. Owner- ship Form: Direct (D) or Indirect (I) | 7. Nature of In- direct Bene- ficial Owner- ship |
|----------------------|---|-----------------------------|---|--|-----|-------|---|---|--|
| | | Code | V | Amount | A/D | Price | | | |
| Common Stock | | | | | | | 69457 | D | |
| 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 | Number of Derivative Securities Acquired(A) Disposed(D) | Date Exercisable and Expiration Date (Month/Day/Year) | Title and Amount of Underlying Securities | Amount or Number of Shares | Price of Derivative Security at End of Month | Number of Deriv- ative Secur- ities Benefi- cially Owned at End of Month | Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I) | Nature of In- ficial Owner- ship |
| | | | | | | | | | | | |
| Stock Options (Right to buy) | \$16.36 | | | | 11/21/2011 | Common Stock | | | 4500 | D | |
| Stock Options (Right to buy) | \$19.73 | 02/01/2003 | A V | 5000 | 02/01/2004 02/01/2013 | Common Stock | 5000 | \$0.0000 | 5000 | D | |

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: Anthony Bergamo

DATE

02/04/2003