

0974



One Astoria Federal Plaza  
Lake Success, NY 11042-1085  
(516) 327-3000

August 12, 2002

VIA OVERNIGHT COURIER

RECEIVED  
OFFICE OF THE SECRETARY  
AUG 13 2002

Mr. Jonathan G. Katz  
Secretary  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, DC 20549

Re: Filing of Sworn Statements pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934

Dear Mr. Katz:

Pursuant to the order of the Securities and Exchange Commission dated June 27, 2002, File No. 4-460, enclosed for filing with the Commission and delivery to you are the prescribed separate sworn statements, under oath, of George L. Engelke, Jr. and Monte N. Redman, the principal executive officer and principal financial officer, respectively, of Astoria Financial Corporation.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Thomas E. Lavery', is written over a faint, larger version of the same signature.

Thomas E. Lavery  
First Vice President, Deputy General Counsel  
and Assistant Secretary

0974

**STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS**

I, Monte N. Redman, the principal financial officer of Astoria Financial Corporation, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Astoria Financial Corporation, and, except as corrected or supplemented in a subsequent covered report:
  - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
  - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with Astoria Financial Corporation's Audit Committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
  - Astoria Financial Corporation's Annual Report on Form 10-K for the fiscal year ended December 31, 2001 filed with the Securities and Exchange Commission on or about March 26, 2002;
  - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Astoria Financial Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
  - any amendments to any of the foregoing.

  
 \_\_\_\_\_  
 Monte N. Redman  
 August 12, 2002

Subscribed and sworn to  
 before me this 12th day of  
 August, 2002.

RECEIVED  
 OFFICE OF THE SECRETARY  
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 \_\_\_\_\_  
 Notary Public

My Commission Expires:  
 7-31-04

**THOMAS E. LAVERY**  
 Notary Public, State of New York  
 No. 4674960  
 Qualified in Suffolk County  
 Commission Expires July 31, 2004