

VALLEY NATIONAL BANCORP  
Form 8-K  
January 15, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K

### CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report

(Date of earliest event reported) January 14, 2004

# VALLEY NATIONAL BANCORP

(Exact Name of Registrant as Specified in Charter)

NEW JERSEY

(State or Other Jurisdiction of Incorporation)

1-11277  
(Commission File Number)

22-2477875  
(IRS Employer Identification No.)

1455 Valley Road, Wayne, New Jersey 07470

(Address of Principal Executive Offices)

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(973) 305-8800

(Registrant's Telephone Number)

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**Item 7. Financial Statements and Exhibits**

(c) Exhibit

99 Press Release dated January 14, 2004

The Press Release disclosed in this Item 7 as Exhibit 99 shall be considered furnished but not filed pursuant to Item 12 of Form 8-K for purposes of the Securities Exchange Act of 1934, as amended.

**Item 12. Results of Operations and Financial Condition**

On January 14, 2004, Valley National Bancorp ( Valley ) issued a press release reporting 2003 fourth quarter results of operations.

A copy of the press release is attached to this Current Report Form 8-K as Exhibit 99.

The information disclosed in this Item 12 shall be considered furnished but not filed for purposes of the Securities Exchange Act of 1934, as amended.

