

VALLEY NATIONAL BANCORP
Form 8-K
July 15, 2004

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) July 14, 2004

VALLEY NATIONAL BANCORP

(Exact Name of Registrant as Specified in Charter)

NEW JERSEY

(State or Other Jurisdiction of Incorporation)

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1-11277

22-2477875

(Commission File Number)

(IRS Employer Identification No.)

1455 Valley Road, Wayne, New Jersey 07470

(Address of Principal Executive Offices)

(973) 305-8800

(Registrant's Telephone Number)

Item 7. Financial Statements and Exhibits

(c) Exhibit

99 Release dated July 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 July 14, 2004, Valley National Bancorp (Valley) issued a press release reporting 2004 second 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.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

VALLEY NATIONAL BANCORP

By: /s/ Alan D. Eskow
Alan D. Eskow

Executive Vice President and

Chief Financial Officer

(Principal Financial Officer)

Dated: July 15, 2004