

VALLEY NATIONAL BANCORP  
Form 8-K  
November 18, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**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) November 14, 2003**

**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)**

**(973) 305-8800**

**(Registrant's Telephone Number)**

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

Attached and being furnished as Exhibit 99.1 is a copy of a press release of Valley National Bancorp ( Valley ), dated November 14, 2003, reporting that Valley implemented the Financial Accounting Standards Board ( FASB ) Staff Position 150-3 issued November 7, 2003. This pronouncement indefinitely deferred the effective date of SFAS No. 150, Accounting for Certain Financial Instruments with Characteristics of both Liabilities and Equity , as they applied to Valley. The implementation amended the reporting of net interest margin, net interest income and non-interest expense as disclosed in Valley s press release dated October 16, 2003.

**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

*/s/ Alan D. Eskow*

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Alan D. Eskow  
Executive Vice President and

Chief Financial Officer

(Principal Financial Officer)

Dated: November 17, 2003

**Exhibit Index**

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release of Valley National Bancorp, dated November 14, 2003.