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VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

401K

- Name and Address of Reporting Person NIEUWENHUIS, GARRET G. 1455 VALLEY ROAD WAYNE, NJ 07470-
- Issuer Name and Ticker or Trading Symbol VALLEY NATIONAL BANCORP (VLY)
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Year 12/2002
- 5. If Amendment, Date of Original (Month/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - () Director () 10% Owner
 - (X) Officer (give title below) () Other (specify below) FIRST SENIOR VICE PRESIDENT
- 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

| + | + | + | + | + | | + |
|--|---------------------------------|---------------------------------|--------------------------------|----------|----------------------------|---|
| | action Date (Month/ Day/ Year) | action Date (Month/ Day/ Year) | action Code | or Dispo | es Acquired sed of (D) ++ | Secondary Secon |
| Common Stock Common Stock Common Stock | ' | ' | • | ' | | 1213 9669 335 |

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

| + | L | | + | + | + | L | | + | |
|------------|----------|---------|---------|-----------|--------------|-------------|-----------|---------|-----------|
| 11. | 2. | 3. | 3A. | 4. | 15. | 6. | | 17. | |
| | | | l | | | | | 1 | |
| l | | | I | | | | | | |
| | | | | | | | | | |
| l | | | | l | | | | Title a | nd Amount |
| | | | l | | | | | of Unde | rlying |
| | Conver- | Trans- | Execu- | | Number of | | | Securit | ies |
| l | sion or | action | ltion | l | Derivative | Date Exerc | isable | + | + |
| | Exercise | Date | Date | | Securities | and Expirat | tion Date | 1 | Amount |
| | Price of | | l | Transac- | Acquired(A) | (Month/Day | /Year) | 1 | or |
| Title of | Deriv- | (Month/ | (Month/ | tion Code | Disposed(D)+ | · | + | + | Number |
| Derivative | ative | Day/ | Day/ | | + | Date Exer- | Expira- | | of |
| Security | Security | Year) | Year) | l | (A) (D) | cisable | tion Date | Title | Shares |
| + | · | + | + | + | ++ | <u> </u> | + | + | + |

Stock \$17.42 10/27/2007 Common

635

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| Option | | | Stock |
|--------|---------|------------|--------|
| Stock | \$18.79 | 10/23/2008 | Common |
| Option | | | Stock |
| Stock | \$19.54 | 11/12/2009 | Common |
| Option | | | Stock |
| Stock | \$21.81 | 11/15/2010 | Common |
| Option | | | Stock |
| Stock | \$24.55 | 11/07/2011 | Common |
| Option | | | Stock |
| Stock | \$26.33 | 11/18/2012 | Common |
| Option | | | Stock |

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ GARRET G. NIEUWENHUIS

DATE 02/12/2003