

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

1. Name and Address of Reporting Person  
NIEUWENHUIS, GARRET G.  
1455 VALLEY ROAD  
WAYNE, NJ 07470-
2. 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  
 Officer (give title below)  Other (specify below)  
FIRST SENIOR VICE PRESIDENT
7. Individual or Joint/Group Filing (Check Applicable Line)  
 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

| 1. Title of Security | 2. Trans-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 2A. Execu-<br>tion<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount<br>A/D<br>Price | 5. Amo<br>Securi<br>Benefi<br>Owned<br>Follow<br>Yea |
|----------------------|---|--|-----------------------------|--|--|
| Common Stock         |   |  |                             |  | 12111  |
| Common Stock         |   |  |                             |  | 9669   |
| Common Stock         |   |  |                             |  | 335  |
| 401K                 |   |  |                             |  | 635  |

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

| 1.                                 | 2.                          | 3.                       | 3A.                      | 4.        | 5.   | 6.  | 7.  |
|------------------------------------|-----------------------------|--------------------------|--------------------------|-----------|--|---|---|
| Title of<br>Derivative<br>Security | Deriv-<br>ative<br>Security | (Month/<br>Day/<br>Year) | (Month/<br>Day/<br>Year) | tion Code | Number of<br>Derivative<br>Securities<br>Acquired (A)<br>(A)   (D) | Date Exercis-<br>able<br>(Month/Day/Year) | Title and Amount<br>of Underlying<br>Securities<br>Amount<br>or<br>Number<br>of<br>Shares |
| Stock                              | \$17.42                     |                          |                          |           |  | 10/27/2007                                | Common  |

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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