

VALLEY NATIONAL BANCORP

Form 4

November 12, 2002

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/Day/Year
11/14/2002
5. If Amendment, Date of Original (Month/Day/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- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount A/D	5. Price	5. Amount of Report Transa
Common Stock	11/12/2002		G	-50	D \$0.0000	
Common Stock	11/12/2002		G	-190	D \$0.0000	10986
Common Stock						9669
Common Stock						335
401K						635

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

1. Title of Derivative Security	2. Deriv- ative Security	3. (Month/ Day/ Year)	3A. (Month/ Day/ Year)	4. Transac- tion Code	5. (A) (D)	6. Date Exer- cisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Amount or Number of Shares

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Stock	\$17.42	10/27/2007	Common
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

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ GARRET G. NIEUWENHUIS

DATE
11/12/2002