

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- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount A/D	5. Price	5. Amount Owned Follow Report Transa
Common Stock	11/12/2002		G	-50	\$0.0000	
Common Stock	11/12/2002		G	-190	\$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) Disposed (D)	6. Number of Derivative Securities Acquired (A) Disposed (D)	7. Date Exercisable 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