

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

1. Name and Address of Reporting Person  
ENGEL, ALBERT L.  
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  
(X) Officer (give title below) ( ) Other (specify below)  
FIRST SENIOR VP
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

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 Price	5. Amo Securi Benefi Owned Follow Yea
Common Stock					8081

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

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D) (A) (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities Amount or Number of Shares
Stock	\$13.6					10/01/2006	Common Stock
Option	\$17.6					10/27/2007	Common Stock
Option	\$18.4					10/23/2008	Common Stock

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Option			Stock
Stock	\$19.2	11/12/2009	Common
Option			Stock
Stock	\$21.6	11/15/2010	Common
Option			Stock
Stock	\$24.55	11/07/2011	Common
Option			Stock
Stock	\$26.33	11/18/2012	Common
Option			Stock
STOCK	\$24.55	11/07/2011	Common
OPTION/NQ			Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ ALBERT L. ENGEL

DATE  
02/12/2003