

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

1. Name and Address of Reporting Person  
CROCITTO, PETER P.  
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)  
EXECUTIVE 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

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					72746
Common Stock					114
Common Stock					1181
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					94
Common Stock					578
COMMON STK.					9970
COMMON STOCK					350
401K					1019

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

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Price of Derivative Security	(Month/Day/Year)	(Month/Day/Year)	Transaction Code	Acquired (A) / Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities
Stock	\$11.2					10/29/2003	Common Stock
Option							
Stock	\$13.6					11/07/2006	Common Stock
Option							
Stock	\$18.4					11/18/2007	Common Stock
Option							
Stock	\$18.4					10/23/2008	Common Stock
Option							
Stock	\$18.4					11/23/2009	Common Stock
Option							
Stock	\$21.6					11/28/2010	Common Stock
Option							
Stock	\$25.17					11/27/2011	Common Stock
Option							
Stock	\$26.33					11/18/2012	Common Stock
Option							
STOCK	\$25.17					11/27/2011	Common Stock
OPTION/NQ							

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ PETER P. CROCITTO

DATE  
02/12/2003