

VALLEY NATIONAL BANCORP

Form 4

March 18, 2003

1. Name and Address of Reporting Person  
LIPKIN, GERALD H.  
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  
03/18/2003
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)  
CHAIRMAN PRESIDENT AND CEO
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 Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock	03/17/2003		G V	-750 D \$0.0000	213200
Common Stock					62243
Common Stock					4818
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock / IRA					5130

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401K  
Common Stock (with Spouse)

889  
98

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

1.	2.	3.	3A.	4.	5.	6.	7.	
							Title and Amount of Underlying Securities	
	Conversion or Exercise Price of	Transaction Date	Execution Date	Transaction Code	Number of Derivative Securities Acquired (A) Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Amount or Number of Shares	
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Code	V   (A)   (D)	Date Exer- cisable	Expira- tion Date	Title Shares
Stock Option	\$12						02/20/2006	Common Stock
Stock Option	\$15.2						02/18/2007	Common Stock
Stock Option	\$17.6						02/12/2010	Common Stock
Stock Option	\$20						01/05/2009	Common Stock
Stock Option	\$20.8						02/09/2008	Common Stock
Stock Option	\$25.65						03/01/2013	Common Stock
Stock Option	\$26.7						02/15/2012	Common Stock
Stock Option	\$20						01/05/2009	Common Stock
Stock Appreciation Right	\$20.8						02/09/2008	Common Stock
STOCK OPTION/NQ	\$22.27						02/08/2011	COMMON STK.
STOCK OPTION/NQ	\$26.7						02/15/2012	Common Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ GERALD H. LIPKIN

DATE  
03/18/2003