

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 | 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. Derivative Security | 3. (Month/Day/Year) | 3A. (Month/Day/Year) | 4. Transaction Code | 5. (A) (D) | 6. 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