

VALLEY NATIONAL BANCORP

Form 4

January 06, 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  
01/06/2003
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. Am Securi Benefi Owned Follow Report Transa
Common Stock	01/02/2003		G V	-10000 D \$0.0000	207950
Common Stock					62244
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)

629  
99

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	Conversion or Exercise Date	Transaction Date	Execution Date	Transaction Code	Number of Derivative Securities Acquired (A) or Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities
								Amount or Number of 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	\$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  
01/06/2003