

VALLEY NATIONAL BANCORP
 Form 5
 February 10, 2005

FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
MULLIGAN ROBERT J

2. Issuer Name and Ticker or Trading Symbol
VALLEY NATIONAL BANCORP [VLY]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2004

Director 10% Owner
 Officer (give title below) Other (specify below)
FIRST SENIOR VICE PRESIDENT

1455 VALLEY ROAD

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

WAYNE, NJ 07470-

(City) (State) (Zip)

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 (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Amount or Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â	Â	Â	46,453 ⁽¹⁾	D	Â
Common Stock -- (401K Plan)	12/31/2004	Â	J ⁽²⁾	207	A	\$ 0	1,584	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	694	I	CHILDREN'S OWNERSHIP

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Common Stock	Â	Â	Â	Â	Â	Â	740	I	IRA/WIFE
Common Stock	Â	Â	Â	Â	Â	Â	138	I	Partner - Pende Investors

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Security (Instr. 3 and 4)	Am or Nur of Sha
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 16.69	Â	Â	Â	Â	Â	10/23/1999	10/23/2008	Common Stock	4,
Stock Option	\$ 17.42	Â	Â	Â	Â	Â	11/12/2000	11/12/2009	Common Stock	4,
Stock Option	\$ 19.59	Â	Â	Â	Â	Â	11/15/2001	11/15/2010	Common Stock	4,
Stock Option	\$ 22.27	Â	Â	Â	Â	Â	11/07/2002	11/07/2011	Common Stock	6,
Stock Option	\$ 23.89	Â	Â	Â	Â	Â	11/18/2003	11/18/2012	Common Stock	6,
Stock Option	\$ 27.86	Â	Â	Â	Â	Â	11/17/2004	11/17/2013	Common Stock	6,
Stock Option	\$ 27.97	Â	Â	Â	Â	Â	11/16/2005	11/16/2014	Common Stock	6,
STOCK OPTION/NQ	\$ 22.27	Â	Â	Â	Â	Â	11/07/2001	11/07/2011	COMMON STK.	2

Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

