

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)  
(X) Director ( ) 10% Owner  
(X) Officer (give title below) ( ) Other (specify below)  
CHAIRMAN PRESIDENT AND CEO
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 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	Date	Date	Transaction Code	V	Date Exercisable	Expiration Date	Title and Amount of Underlying Securities
								Amount or Number of Shares
Stock	\$12						02/20/2006	Common Stock
Option								
Stock	\$15.2						02/18/2007	Common Stock
Option								
Stock	\$17.6						02/12/2010	Common Stock
Option								
Stock	\$20						01/05/2009	Common Stock
Option								
Stock	\$20.8						02/09/2008	Common Stock
Option								
Stock	\$26.7						02/15/2012	Common Stock
Option								
Stock	\$20						01/05/2009	Common Stock
Option								
Stock	\$20.8						02/09/2008	Common Stock
Appreciation Right								
STOCK	\$22.27						02/08/2011	COMMON
OPTION/NQ								STK.
STOCK	\$26.7						02/15/2012	Common
OPTION/NQ								Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ GERALD H. LIPKIN

DATE  
01/06/2003