

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 of Underlying Securities	5. Amount of Underlying Securities
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
	Conversion or Exercise Price of	Transaction Date	Execution Date	Transaction Code	Number of Derivative Securities Acquired (A) or Disposed (D)	Date Exercisable and Expiration Date	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