

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

1. Name and Address of Reporting Person  
DYKE, KERMIT R.  
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/Year  
12/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
( ) Director ( ) 10% Owner  
(X) Officer (give title below) ( ) Other (specify below)  
FIRST SENIOR VICE PRESIDENT
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-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 2A.Execu-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount<br>A/D<br>Price | 5. Amo<br>Securi<br>Benefi<br>Owned<br>Follow<br>Yea |
|----------------------|---|---|-----------------------------|--|--|
| Common Stock         |   |   |                             |  | 3625   |

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1.                                 | 2.                          | 3.                       | 3A.                      | 4.                    | 5.   | 6.  | 7.  |
|------------------------------------|-----------------------------|--------------------------|--------------------------|-----------------------|--|---|---|
| Title of<br>Derivative<br>Security | Deriv-<br>ative<br>Security | (Month/<br>Day/<br>Year) | (Month/<br>Day/<br>Year) | Transac-<br>tion Code | Number of<br>Derivative<br>Securities<br>Acquired(A)<br>Disposed(D)<br>(A) (D) | Date Exercisable<br>and Expiration Date<br>(Month/Day/Year) | Title and Amount<br>of Underlying<br>Securities<br>Amount<br>or<br>Number<br>of<br>Shares |
| Stock Option                       | \$24.55                     |                          |                          |                       |  | 11/07/2011  | Common Stock  |
| Stock Option                       | \$26.33                     |                          |                          |                       |  | 11/18/2012  | Common Stock  |

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Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ KERMIT R. DYKE

DATE  
02/12/2003