

LAWRENCE JAMES G  
 Form 5  
 February 12, 2003

1. Name and Address of Reporting Person  
 LAWRENCE, JAMES 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/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  
 Officer (give title below)  Other (specify below)  
 EXECUTIVE 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-<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         |   |   |                             |  | 191248   |
| Common Stock         |   |   |                             |  | 13826  |
| Common Stock         |   |   |                             |  | 17654  |
| Common Stock         |   |   |                             |  | 625  |
| Common Stock         |   |   |                             |  | 624  |
| COMMON STK.          |   |   |                             |  | 0  |

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

| 1.       | 2.   | 3.                       | 3A.                    | 4.        | 5.  | 6.                                      | 7.                     |
|----------|--|--------------------------|------------------------|-----------|---|---|------------------------|
| Title of | Deriv-                                     | (Month/                  | (Month/                | tion Code | Dispos-   | (Month/Day/Year)                        | Amount<br>or<br>Number |
|          | Conver-<br>sion or<br>Exercise<br>Price of | Trans-<br>action<br>Date | Execu-<br>tion<br>Date |           | Number of<br>Derivative<br>Securities<br>Acquired (A)<br>Disposed (D) | Date Exercisable<br>and Expiration Date |                        |

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| Derivative Security | Price   | Day/Year | Day/Year | (A) | (D) | Date Exercisable | Expiration Date | Title           | of Shares |
|---------------------|---------|----------|----------|-----|-----|------------------|-----------------|-----------------|-----------|
| Stock Option        | \$4.93  |          |          |     |     |                  | 07/01/2001      | COMMON<br>STK.  |           |
| Stock Option        | \$25.17 |          |          |     |     |                  | 11/27/2011      | Common<br>Stock |           |
| Stock Option        | \$26.33 |          |          |     |     |                  | 11/18/2012      | Common<br>Stock |           |

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ JAMES G. LAWRENCE

DATE  
02/12/2003