VALLEY NATIONAL BANCORP Form 5 February 12, 2003 1. Name and Address of Reporting Person PROL, JOHN 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/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- |2A.Execu- |3. Trans- |4. Securities Acquired (A)|5. Amo | action | action | action | or Disposed of (D) |Securi Code | Date | Date | |Benefi |Owned | (Month/ | (Month/ | |Follow Day/IIDay/IIYear)IImage: A state of the state _____+ Common Stock Common Stock Common Stock Common Stock TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

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Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ JOHN H. PROL

DATE 02/12/2003