

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

- 1. Name and Address of Reporting Person  
 WITTY, SPENCER B.  
 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)
- 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- 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 Yea
----------------------	---	---	-----------------------------	--	--

Common Stock

641479