

VALLEY NATIONAL BANCORP

Form 4

March 18, 2003

1. Name and Address of Reporting Person
LIPKIN, GERALD 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/Day/Year
03/18/2003
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)
CHAIRMAN PRESIDENT AND CEO
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. Am Securi Benefi Owned Follow Report Transa
Common Stock	03/17/2003		G V	-750 D \$0.0000	213200
Common Stock					62243
Common Stock					4818
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock					0
Common Stock / IRA					5130

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401K
Common Stock (with Spouse)

889
98

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

1.	2.	3.	3A.	4.	5.	6.	7.	
							Title and Amount of Underlying Securities	
	Conversion or Exercise Price of	Transaction Date	Execution Date	Transaction Code	Number of Derivative Securities Acquired (A) Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Amount or Number of Shares	
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Code	V (A) (D)	Date Exer- cisable	Expira- tion Date	Title Shares
Stock	\$12						02/20/2006	Common Stock
Option								
Stock	\$15.2						02/18/2007	Common Stock
Option								
Stock	\$17.6						02/12/2010	Common Stock
Option								
Stock	\$20						01/05/2009	Common Stock
Option								
Stock	\$20.8						02/09/2008	Common Stock
Option								
Stock	\$25.65						03/01/2013	Common Stock
Option								
Stock	\$26.7						02/15/2012	Common Stock
Option								
Stock	\$20						01/05/2009	Common Stock
Option								
Stock	\$20.8						02/09/2008	Common Stock
Appreciation Right								
STOCK OPTION/NQ	\$22.27						02/08/2011	COMMON STK.
STOCK OPTION/NQ	\$26.7						02/15/2012	Common Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ GERALD H. LIPKIN

DATE
03/18/2003