

VALLEY NATIONAL BANCORP

Form 5

February 12, 2003

1. Name and Address of Reporting Person  
 RUKIN, BARNETT  
 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-	2A.Execu-	3. Trans-	4. Securities Acquired (A) or Disposed of (D)			5. Amo
	action	action	action				Securi
	Date	Date	Code				Benefi
	(Month/	(Month/					Owned
	Day/	Day/		Amount			Follow
	Year)	Year)		A/D	Price	Yea	

Common Stock

22011