

VALLEY NATIONAL BANCORP  
 Form 5  
 February 10, 2005

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

OMB APPROVAL  
 OMB Number: 3235-0362  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
**MULLIGAN ROBERT J**

2. Issuer Name and Ticker or Trading Symbol  
**VALLEY NATIONAL BANCORP [VLY]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**FIRST SENIOR VICE PRESIDENT**

(Last) (First) (Middle)  
**1455 VALLEY ROAD**  
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2004**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting  
 (check applicable line)

**WAYNE, NJ 07470-**

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	Â	Â	Â	Â	Â	46,453 <sup>(1)</sup>	D	Â
Common Stock -- (401K Plan)	12/31/2004	Â	J <sup>(2)</sup>	207	A \$ 0	1,584	D	Â
Common Stock	Â	Â	Â	Â	Â	694	I	CHILDREN'S OWNERSHIP

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Common Stock	Â	Â	Â	Â	Â	Â	740	I	IRA/WIFE
Common Stock	Â	Â	Â	Â	Â	Â	138	I	Partner - Pende Investors

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Security (Instr. 3 and 4)	Am or Nur of Sha
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 16.69	Â	Â	Â	Â	Â	10/23/1999	10/23/2008	Common Stock	4,
Stock Option	\$ 17.42	Â	Â	Â	Â	Â	11/12/2000	11/12/2009	Common Stock	4,
Stock Option	\$ 19.59	Â	Â	Â	Â	Â	11/15/2001	11/15/2010	Common Stock	4,
Stock Option	\$ 22.27	Â	Â	Â	Â	Â	11/07/2002	11/07/2011	Common Stock	6,
Stock Option	\$ 23.89	Â	Â	Â	Â	Â	11/18/2003	11/18/2012	Common Stock	6,
Stock Option	\$ 27.86	Â	Â	Â	Â	Â	11/17/2004	11/17/2013	Common Stock	6,
Stock Option	\$ 27.97	Â	Â	Â	Â	Â	11/16/2005	11/16/2014	Common Stock	6,
STOCK OPTION/NQ	\$ 22.27	Â	Â	Â	Â	Â	11/07/2001	11/07/2011	COMMON STK.	2

## Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

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Director 10% Owner Officer Other

MULLIGAN ROBERT J  
1455 VALLEY ROAD  
WAYNE, NJ 07470-

Â Â Â FIRST SENIOR VICE PRESIDENT Â

## Signatures

ROBERT J  
MULLIGAN 01/18/2005

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (2) Balance update on Valley shares held under the Valley 401k plan, as of December 31, 2004.
- (1) Includes shares held in an IRA plan with a dividend reinvest plan

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.