VALLEY NATIONAL BANCORP

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12/31/2004

Form 5

February 08, 2005

FORM	_									OMB AF	PROVA	L	
FORM 5 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								ON ON		マンマケーロマケン			
Check this box if washington, D.C. 20549 no longer subject						INUI	mber: pires:	er: January 31					
Form 4 of 5 obligations	to Section 16. Form 4 or Form 5 obligations may continue. ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES							bur	Estimated average burden hours per response 1.0				
See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported Form 4 Transactions Reported Reported													
1. Name and Address of Reporting Person * KORDE GERALD			2. Issuer Name and Ticker or Trading Symbol VALLEY NATIONAL BANCORP [VLY]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Last)	(First)	(1	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004				X Director 10% Owner Officer (give title below) Other (specify below)						
1455 VAL	LEY ROAD												
	(Street)			nendment, Date	e Original			6. Individual	ndividual or Joint/Group Reporting				
Filed(Month/Day/Year) (chec								(check appli	applicable line)				
WAYNE, NJ 07470-								_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person					
(City)	(State)	(Zip)	Tal	ble I - Non-De	erivative S	ecuri	ties Ac	quired, Dispos	ed of, or B	eneficiall	y Owned	l	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution Da any	xecution Date, if		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's	Form: Direct (D or Indirec (I)	p Indire Owne (Instr	7. Nature of Indirect Beneficial Ownership (Instr. 4)	cial	
					Amount	(A) or (D)	Price	Fiscal Year (Instr. 3 and 4)	(Instr. 4)				
Common Stock	Â	Â		Â	Â	Â	Â	440,816 (1)	D	Â			
Common Stock / IRA	Â	Â		Â	Â	Â	Â	85,579	D	Â			
Common Stock	Â	Â		Â	Â	Â	Â	213,462	I		TRUST TRUST		

A \$0 231,953 (2) I

WIFE

Common Stock

Common Stock 12/31/2004 \hat{A} W 9,463 A \$ 0 557,235 $\underline{^{(2)}}$ I WIFE AS TRUSTEE

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 2270 (9-02)

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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)		ate	7. Titl Amou Under Secur (Instr.	ınt of rlying	8. Price of Derivative Security (Instr. 5)
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address	Relationships							
r	Director	10% Owner	Officer	Other				
KORDE GERALD 1455 VALLEY ROAD WAYNE, NJ 07470-	ÂX	Â	Â	Â				

Signatures

GERALD
KORDE

**Signature of Reporting Person

O1/18/2005

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) Mr. Korde's spouse received Valley shares as part of inheritance.
- (1) Valley declared a 5 percent stock dividend on April 7, 2004, payable May 17, 2004 to stockholders of record on May 3, 2004.

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.

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