

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
December 02, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

PURSUANT TO SECTION 13 OR 15(D) OF  
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): December 2, 2003

**PROVIDENT FINANCIAL SERVICES, INC.**

(Exact Name of Registrant as Specified in Charter)

Delaware  
(State or Other Jurisdiction)  
of Incorporation)

1-31566  
(Commission File No.)

42-1547151  
(I.R.S. Employer  
Identification No.)

830 Bergen Avenue, Jersey City, New Jersey  
(Address of Principal Executive Offices)

07306  
(Zip Code)

Registrant's telephone number, including area code: (201) 333-1000

Not Applicable

(Former name or former address, if changed since last report)

**Item 7. Financial Statements and Exhibits**

The following Exhibit is filed as part of this report:

<u>Exhibit No.</u>	<u>Description</u>
99	Slide presentation to be made at investor conference on December 2, 2003 and made available to conference attendees

**Item 9. Regulation FD Disclosure**

On December 2, 2003, Provident Financial Services, Inc. (the Company ) will make a slide presentation at the Friedman Billings Ramsey 10th Annual Investor Conference. The Company also will make available a paper copy of the presentation to conference attendees. The presentation discusses the Company s current and historic performance and strategies.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**PROVIDENT FINANCIAL SERVICES, INC.**

DATE: December 2, 2003

By:

/s/ Paul M. Pantozzi

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Paul M. Pantozzi

Chairman, Chief Executive Officer and President

**EXHIBIT INDEX**

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