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PROVIDENT FINANCIAL SERVICES INC

Form 8-K July 17, 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): July 17, 2003

PROVIDENT FINANCIAL SERVICES, INC. (Exact name of registrant as specified in its charter)

Delaware 1-31566 42-1547151 (State or other jurisdiction (Commission File No.) (IRS Employer of incorporation) Identification No.)

830 Bergen Avenue, Jersey City, New Jersey 07306-4599 (Address of principal executive offices) (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.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

Exhibit No. Description

99 Press release dated July 17, 2003

Item 9. Regulation FD Disclosure.

The following information is furnished pursuant to this Item 9 and in satisfaction of Item 12, "Disclosure of Results of Operations and Financial Condition."

On July 17, 2003, Provident Financial Services, Inc. announced its earnings for the quarter ended June 30, 2003. A copy of the press release

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dated July 17, 2003, detailing earnings for this period is attached as Exhibit 99 to this report.

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: July 17, 2003 By: /s/ Paul M. Pantozzi

Paul M. Pantozzi Chairman, Chief Executive Officer and President