

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
July 21, 2003

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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.  
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(Exact name of registrant as specified in its charter)

Delaware ----- (State or other jurisdiction of incorporation)	1-31566 ----- (Commission File No.)	42-1547151 ----- (IRS Employer Identification No.)
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830 Bergen Avenue, Jersey City, New Jersey ----- (Address of principal executive offices)	07306-4599 ----- (Zip Code)
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Registrant's telephone number, including area code: (201) 333-1000

Not Applicable  
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(Former name or former address, if changed since last report)

Item 5. Other Events and Regulation FD Disclosure.

On July 17, 2003, Provident Financial Services, Inc. declared a quarterly dividend of \$0.05 per share of common stock. A copy of the press release announcing this dividend is attached as Exhibit 99 to this report.

Item 7. Financial Statements and Exhibits.

(a) Not Applicable.

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(b) Not Applicable.

(c) Exhibits.

Exhibit No. -----	Description -----
99	Press release dated July 17, 2003

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 18, 2003

By: /s/ Paul M. Pantozzi

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Paul M. Pantozzi  
Chairman, Chief Executive Officer and President