PROVIDENT FINANCIAL SERVICES INC Form 8-K February 03, 2004

2

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): January 22, 2004

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, Je	rsey Ci	ty, New	v Jersey	07306-4599
(Add	dress of	principal	execut	ive of	fices)	(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 releas

-----Press release dated January 22, 2004

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Item 12. Results of Operations and Financial Condition.

On January 22, 2004, Provident Financial Services, Inc. announced its earnings for the quarter ended December 31, 2003. A copy of the press release dated January 22, 2004, detailing earnings for this period is attached as Exhibit 99 to this report.

2

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: February 2, 2004

By: /s/ Paul M. Pantozzi Paul M. Pantozzi Chairman, Chief Executive Officer and President

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EXHIBIT 99

PRESS RELEASE OF PROVIDENT FINANCIAL SERVICES, INC.