

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
July 17, 2003

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# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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## 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

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# PROVIDENT FINANCIAL SERVICES, INC.

(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.)

830 Bergen Avenue, Jersey City, New Jersey  
(Address of principal executive offices)

07306-4599  
(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.

<u>Exhibit No.</u>	<u>Description</u>
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99	Slide presentation made at Annual Meeting of Stockholders of Provident Financial Services, Inc.
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**Item 9. Regulation FD Disclosure.**

At the Annual Meeting of Stockholders of Provident Financial Services, Inc. held on July 17, 2003, Provident Financial Services, Inc. made a slide presentation to its stockholders. A copy of the slide presentation 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

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Paul M. Pantozzi  
Chairman, Chief Executive Officer and President