

PROVIDENT FINANCIAL SERVICES INC
Form 8-K
June 23, 2004

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): June 23, 2004

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

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(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>
99.1	Slide presentation to be made at the Provident Financial Services, Inc. 2004 Annual Meeting of Stockholders on June 23, 2004.

Item 9. Regulation FD Disclosure

On June 23, 2004, Provident Financial Services, Inc. (the Company) will make a slide presentation at its 2004 Annual Meeting of Stockholders. 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: June 23, 2004

By: /s/ Paul M. Pantozzi

Paul M. Pantozzi

Chairman, Chief Executive Officer and President

EXHIBIT INDEX

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