

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
February 03, 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): January 22, 2004

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

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

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

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

Exhibit No.	Description
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99	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.

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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

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Paul M. Pantozzi  
Chairman, Chief Executive Officer and  
President

EXHIBIT 99

PRESS RELEASE OF PROVIDENT FINANCIAL SERVICES, INC.