

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
November 13, 2003

**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): November 13, 2003

**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

(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	Slide presentation to be made at investor conference on November 13, 2003 and made available to conference attendees

**Item 9. Regulation FD Disclosure**

On November 13, 2003, Provident Financial Services, Inc. (the Company ) will make a slide presentation at the Sandler O'Neill & Partners, L.P. 2003 Financial Services Conference. The Company also will make available a paper copy of the presentation to conference attendees. 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: November 13, 2003

By:

/s/ Paul M. Pantozzi  
Paul M. Pantozzi

Chairman, Chief Executive Officer and President

**EXHIBIT INDEX**

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