

PROVIDENT FINANCIAL SERVICES INC
Form 8-K
October 27, 2004

UNITED STATES
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): October 27, 2004

PROVIDENT FINANCIAL SERVICES, INC.

(Exact Name of Registrant as Specified in its Charter)

Delaware
(State or Other Jurisdiction

001-31566
(Commission File No.)

42-1547151
(I.R.S. Employer

of Incorporation)

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)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

On October 27, 2004, Provident Financial Services, Inc. (the Company) will make a presentation at the Ryan, Beck & Co. Annual Financial Institution Investor Conference to be held in New York City and will make a copy of the presentation available to persons attending the conference. The presentation discusses the Company's Commercial Lending business. A copy of the presentation is attached as Exhibit 99.1 to this report and is being furnished to the SEC and shall not be deemed filed for any purpose.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits.

| <u>Exhibit No.</u> | <u>Description</u> |
|--------------------|--|
| 99.1 | Slide presentation to be made at the Ryan, Beck & Co. Annual Financial Institution Investor Conference on October 27, 2004, which may be made available in paper copy to individuals attending the conference. |

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: October 27, 2004

By: /s/ Paul M. Pantozzi
Paul M. Pantozzi

Chairman and Chief Executive Officer

EXHIBIT INDEX

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