

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

---

**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> |
|--------------------|--------------------|
|--------------------|--------------------|

|    |   |
|----|---|
| 99 | Slide presentation made at Annual Meeting of Stockholders of Provident Financial Services, Inc. |
|----|---|

**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

---

Paul M. Pantozzi  
Chairman, Chief Executive Officer and President