

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)

## Edgar Filing: PROVIDENT FINANCIAL SERVICES INC - Form 8-K

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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