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PROVIDENT FINANCIAL SERVICES INC
Form 8-K
October 31, 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): October 30, 2003

PROVIDENT FINANCIAL SERVICES, INC.

(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

(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 October 30, 2003

Item 12. Results of Operations and Financial Condition.

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On October 30, 2003, Provident Financial Services, Inc. announced its earnings for the quarter ended September 30, 2003. A copy of the press release dated October 30, 2003, 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: October 30, 2003

By: /s/ Paul M. Pantozzi

Paul M. Pantozzi
Chairman, Chief Executive Officer and
President

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EXHIBIT 99

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PRESS RELEASE OF PROVIDENT FINANCIAL SERVICES, INC.