

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
April 26, 2006

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**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): April 26, 2006

**PROVIDENT FINANCIAL SERVICES, INC.**

(Exact Name of Registrant as Specified in its Charter)

**Delaware**  
(State or Other Jurisdiction  
of Incorporation)

**001-31566**  
(Commission File No.)

**42-1547151**  
(I.R.S. Employer  
Identification No.)

**830 Bergen Avenue, Jersey City, New Jersey**  
(Address of Principal Executive Offices)

**07306-4599**  
(Zip Code)

Registrant's telephone number, including area code: (201) 333-1000

**Not Applicable**

(Former Name or Former Address, if Changed Since Last Report)

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))

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Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Item 7.01 Regulation FD Disclosure.**

Provident Financial Services, Inc. (the Company) will make a presentation at its 2006 Annual Meeting of Stockholders to be held at Hilton Newark Airport, 1170 Spring Street, Elizabeth, New Jersey on Wednesday, April 26, 2006, at 10:00 a.m., local time. The presentation provides an overview of the Company's business and strategic focus and the Company's financial performance for the first quarter of 2006. 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**

(a) Financial Statements of Businesses Acquired. Not applicable.

(b) Pro Forma Financial Information. Not applicable.

(c) Shell Company Transactions. Not applicable.

(d) Exhibits.

| <b>Exhibit No.</b> | <b>Description</b>  |
|--------------------|---|
| 99.1               | Slide presentation to be made at the Company's 2006 Annual Meeting of Stockholders on April 26, 2006. |

**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: April 26, 2006

By: /s/ Paul M. Pantozzi  
Paul M. Pantozzi  
Chairman and Chief Executive Officer

**EXHIBIT INDEX**

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