

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
July 29, 2008

**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): July 29, 2008

**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)

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- “ 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.**

Provident Financial Services, Inc. (the Company) will make a presentation at the Keefe, Bruyette & Woods Community Bank Investor Conference to be held in New York, New York on Tuesday, July 29, 2008. The presentation reviews the Company's current and historical financial performance and business strategies. A copy of the slide 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. |

**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 29, 2008

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

Chief Executive Officer

**EXHIBIT INDEX**

| <b>Exhibit</b> | <b>Description</b>  |
|----------------|---------------------|
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