



displays a currently valid OMB control number.

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price or Value of Underlying Securities (Instr. 3 and 4) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|---|
| Stock Options                              | \$ 10.4  |                                      |  |                                |   | 02/03/2010 02/03/2019                                    | Common Stock  | 1,560 <sup>(1)</sup>  |
| Stock Options                              | \$ 12.54   |                                      |  |                                |   | 01/29/2009 01/29/2009                                    | Common Stock  | 1,060 <sup>(2)</sup>  |
| Stock Options                              | \$ 17.94   |                                      |  |                                |   | 01/29/2008 01/29/2017                                    | Common Stock  | 10,753 <sup>(3)</sup>                                       |
| Stock Options                              | \$ 18.87   |                                      |  |                                |   | 09/21/2007 09/21/2016                                    | Common Stock  | 5,000 <sup>(3)</sup>  |
| Stock Options                              | \$ 18.48   |                                      |  |                                |   | 03/23/2007 03/23/2016                                    | Common Stock  | 5,000 <sup>(3)</sup>  |
| Stock Options                              | \$ 18.57   |                                      |  |                                |   | 07/17/2004 07/17/2013                                    | Common Stock  | 7,000 <sup>(3)</sup>  |

## Reporting Owners

| Reporting Owner Name / Address                                     | Relationships |           |                            |                 |
|--|---------------|-----------|----------------------------|-----------------|
|  | Director      | 10% Owner | Officer                    | Other           |
| Christy James A.<br>239 WASHINGTON STREET<br>JERSEY CITY, NJ 07302 |               |           | SVP, CRO of Provident Bank | General Auditor |

## Signatures

/s/ John F. Kuntz, Pursuant to Power of Attorney

01/31/2012

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Stock options vest at a rate of 20% per year over a period ending February 3, 2014.

(2) Stock options vest at a rate of 20% per year over a period ending January 29, 2013.

(3) Stock options have fully vested.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.