

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					02/03/2012 02/03/2019	Common Stock	2,124 <u>(2)</u>
Stock Options	\$ 10.4					02/03/2010 02/03/2019	Common Stock	7,110 <u>(1)</u>
Stock Options	\$ 12.54					01/29/2009 01/29/2018	Common Stock	5,370 <u>(2)</u>

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Giovinazzi Brian 830 BERGEN AVENUE JERSEY CITY, NJ 07306			EVP&CCO of The Provident Bank	

Signatures

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

01/31/2013

__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 have fully vested.

(3) Reflects transactions not required to be reported pursuant to Section of the Securities Exchange Act of 193, as amended.

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

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