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PROVIDENT FINANCIAL SERVICES INC

Form 5

February 14, 2006

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per OWNERSHIP OF SECURITIES 5 obligations response... 1.0 may continue.

See Instruction
1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
Reported
Form 4 30(h) of the Investment Company Act of 1940

Transactions Reported

1. Name and Address of Reporting Person * MULKERIN JOHN P			2. Issuer Name and Ticker or Trading Symbol PROVIDENT FINANCIAL SERVICES INC [PFS]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	(First) (M	(Mor	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005			-	_X_ Director Officer (give pelow)		6 Owner er (specify			
830 BERGE	N AVENUE											
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				(6. Individual or Joint/Group Reporting				
		, ,				(check applicable line)						
JERSEY CI	ΓΥ, NJ 07306						_	_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person				
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned							lly Owned					
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Dat any (Month/Day/Y	Code		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end	6. Ownership Form: Direct (D) or Indirect (I)	Indirect Beneficial Ownership		
					Amount	(A) or (D)	Price	of Issuer's Fiscal Year (Instr. 3 and 4)	(Instr. 4)	(Instr. 4)		
Common Stock	12/06/2005	Â	G		1,500	D	\$0	410,170	D	Â		
Common Stock	12/07/2005	Â	G		2,800	D	\$0	407,370	D	Â		
Common Stock	12/08/2005	Â	G		1,000	D	\$0	406,370	D	Â		
Common Stock	12/27/2005	Â	G		2,400	D	\$0	403,970	D	Â		

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Common Stock	Â	Â	Â	Â	Â	Â	26,792 (3)	I	By 401(k)
Common Stock	Â	Â	Â	Â	Â	Â	625 (3)	I	By ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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)		ate	7. Titl Amou Under Secur (Instr.	int of rlying	8. Price of Derivative Security (Instr. 5)
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address	Relationships						
1 0	Director	10% Owner	Officer	Other			
MULKERIN JOHN P 830 BERGEN AVENUE	ÂΧ	Â	Â	Â			
JERSEY CITY, NJ 07306							

Signatures

/s/ John F. Kuntz, pursuant to power of attorney 02/13/2006

**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) Shares of common stock currently held in the First Sentinel Bancorp, Inc. 401(k) Plan.
- (2) Shares of common stock currently held in the First Sentinel Bancorp, Inc. employee stock ownership plan.
- (3) Reflects transaction not required to be reported pursuant to Section 16 of the Securities Exchange Act of 1934, as amended.

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

Reporting Owners 2

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