

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 ⁽¹⁾
Stock Options	\$ 12.54					01/29/2009 01/29/2009	Common Stock	1,060 ⁽²⁾
Stock Options	\$ 17.94					01/29/2008 01/29/2017	Common Stock	10,753 ⁽³⁾
Stock Options	\$ 18.87					09/21/2007 09/21/2016	Common Stock	5,000 ⁽³⁾
Stock Options	\$ 18.48					03/23/2007 03/23/2016	Common Stock	5,000 ⁽³⁾
Stock Options	\$ 18.57					07/17/2004 07/17/2013	Common Stock	7,000 ⁽³⁾

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Christy James A. 239 WASHINGTON STREET 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.