

Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private Foundation
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990PF for instructions and the latest information.

For calendar year **2023** or tax year beginning _____, and ending _____

Name of foundation THE PROVIDENT BANK FOUNDATION		A Employer identification number 04-3739441
Number and street (or P.O. box number if mail is not delivered to street address) P.O. BOX 1001	Room/suite	B Telephone number 862-260-3990
City or town, state or province, country, and ZIP or foreign postal code ISELIN, NJ 08830		C If exemption application is pending, check here ... <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ... <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 16,659,534.	J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other (specify) MODIFIED CASH (Part I, column (d), must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ... <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	3,000.		N/A	
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	87.	87.		
	4 Dividends and interest from securities	788,939.	788,939.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	316,603.			
	b Gross sales price for all assets on line 6a	1,952,729.			
	7 Capital gain net income (from Part IV, line 2)		316,603.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11	1,108,629.	1,105,629.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	148,116.	0.		148,116.
	14 Other employee salaries and wages	124,411.	0.		124,411.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees	28,500.	14,250.		14,250.
	c Other professional fees	108,247.	46,598.		53,745.
	17 Interest				
	18 Taxes	17,846.	0.		0.
	19 Depreciation and depletion	618.	0.		
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	78,694.	0.		78,694.
	24 Total operating and administrative expenses. Add lines 13 through 23	506,432.	60,848.		419,216.
	25 Contributions, gifts, grants paid	1,282,533.			1,282,533.
26 Total expenses and disbursements. Add lines 24 and 25	1,788,965.	60,848.		1,701,749.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements ...	-680,336.				
b Net investment income (if negative, enter -0-)		1,044,781.			
c Adjusted net income (if negative, enter -0-)			N/A		

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only.		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing				
	2	Savings and temporary cash investments	257,157.	189,136.	189,136.	
	3	Accounts receivable				
		Less: allowance for doubtful accounts				
	4	Pledges receivable				
		Less: allowance for doubtful accounts				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable				
		Less: allowance for doubtful accounts				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges	39,742.	74,087.	74,087.	
	10a	Investments - U.S. and state government obligations				
	b	Investments - corporate stock STMT 5	19,272,299.	16,305,322.	16,305,322.	
	c	Investments - corporate bonds				
	11	Investments - land, buildings, and equipment: basis				
	Less: accumulated depreciation					
12	Investments - mortgage loans					
13	Investments - other					
14	Land, buildings, and equipment: basis 100,269.					
	Less: accumulated depreciation 99,280.	1,607.	989.	90,989.		
15	Other assets (describe _____)					
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	19,570,805.	16,569,534.	16,659,534.		
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe _____)				
23	Total liabilities (add lines 17 through 22)	0.	0.			
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 24, 25, 29, and 30.					
	24	Net assets without donor restrictions	19,570,805.	16,569,534.		
	25	Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 26 through 30.					
	26	Capital stock, trust principal, or current funds				
	27	Paid-in or capital surplus, or land, bldg., and equipment fund				
	28	Retained earnings, accumulated income, endowment, or other funds				
	29	Total net assets or fund balances	19,570,805.	16,569,534.		
30	Total liabilities and net assets/fund balances	19,570,805.	16,569,534.			

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 29 (must agree with end-of-year figure reported on prior year's return)	1	19,570,805.
2	Enter amount from Part I, line 27a	2	-680,336.
3	Other increases not included in line 2 (itemize)	3	0.
4	Add lines 1, 2, and 3	4	18,890,469.
5	Decreases not included in line 2 (itemize) CHANGE IN UNREALIZED VALUE OF INVESTMENTS	5	2,320,935.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	16,569,534.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES		P		
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))	
a 1,952,729.		1,636,126.	316,603.	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			316,603.	
b				
c				
d				
e				
2 Capital gain net income or (net capital loss)		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2 316,603.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8		{ }		3 N/A

Part V Excise Tax Based on Investment Income (Section 4940(a), 4940(b), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary - see instructions)		1	14,522.
b All other domestic foundations enter 1.39% (0.0139) of line 27b. Exempt foreign organizations, enter 4% (0.04) of Part I, line 12, col. (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		2	0.
3 Add lines 1 and 2		3	14,522.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	14,522.
6 Credits/Payments:			
a 2023 estimated tax payments and 2022 overpayment credited to 2023	6a 15,000.		
b Exempt foreign organizations - tax withheld at source	6b 0.		
c Tax paid with application for extension of time to file (Form 8868)	6c 0.		
d Backup withholding erroneously withheld	6d 0.		
7 Total credits and payments. Add lines 6a through 6d		7	15,000.
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached		8	0.
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		10	478.
11 Enter the amount of line 10 to be: Credited to 2024 estimated tax 478. Refunded		11	0.

4/24/2024

Part VI-A Statements Regarding Activities

		Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
1c	Did the foundation file Form 1120-POL for this year?		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ _____ 0. (2) On foundation managers. \$ _____ 0.		
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ _____ 0.		
2	Has the foundation engaged in any activities that have not previously been reported to the IRS?		X
	If "Yes," attach a detailed description of the activities.		
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
4b	If "Yes," has it filed a tax return on Form 990-T for this year?		N/A
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?		X
	If "Yes," attach the statement required by <i>General Instruction T</i> .		
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7	Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XIV	X	
8a	Enter the states to which the foundation reports or with which it is registered. See instructions. _____ NONE		
8b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? If "No," attach explanation _____ SEE STATEMENT 6		X
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2023 or the tax year beginning in 2023? See the instructions for Part XIII. If "Yes," complete Part XIII		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	X	
	Website address <u>WWW.THEPROVIDENTBANKFOUNDATION.ORG</u>		
14	The books are in care of <u>CARMINE TORRECUSO, THE FDN.</u> Telephone no. <u>862-260-3990</u> Located at <u>10 WOODBRIDGE CENTER DRIVE, 3RD FLOOR, WOODBRIDGE, NJ</u> ZIP+4 <u>07095</u>		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year	15	N/A
16	At any time during calendar year 2023, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country		

Part VI-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	1a(1)	X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	1a(2)	X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	1a(3)	X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	1a(4)	X
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	1a(5)	X
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	1a(6)	X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b	X
c Organizations relying on a current notice regarding disaster assistance, check here <input type="checkbox"/>		
d Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2023?	1d	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2023, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2023?	2a	X
If "Yes," list the years _____, _____, _____, _____		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	2b	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. _____, _____, _____, _____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	3a	X
b If "Yes," did it have excess business holdings in 2023 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2023.)	3b	N/A
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2023?	4b	X

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Part VI-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

	Yes	No
5a During the year, did the foundation pay or incur any amount to:		
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?		X
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?		X
(3) Provide a grant to an individual for travel, study, or other similar purposes?		X
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions		X
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?		X
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions	N/A	
c Organizations relying on a current notice regarding disaster assistance, check here	<input type="checkbox"/>	
d If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945-5(d).	N/A	
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.		X
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?		X
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	
8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?		X

Part VII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, and foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 7		148,116.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
KRISTY KOOS P.O. BOX 1001, ISELIN, NJ 08830-1001	ASSOCIATE PROGRAM DIRECTOR 37.50	79,769.	0.	0.

Total number of other employees paid over \$50,000 0

Part VII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued) SEE STATEMENT 8

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
THE PROVIDENT BANK PO BOX 1001, ISELIN, NJ 08830	SEE STMT. 8	368,870.

Total number of others receiving over \$50,000 for professional services 1

Part VIII-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	
2	
3	
4	

Part VIII-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
3 All other program-related investments. See instructions.	
Total. Add lines 1 through 3	0.

Part IX Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
a	Average monthly fair market value of securities	1a	16,675,622.
b	Average of monthly cash balances	1b	183,260.
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	16,858,882.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	16,858,882.
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	252,883.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	16,605,999.
6	Minimum investment return. Enter 5% (0.05) of line 5	6	830,300.

Part X Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations, check here and do not complete this part.)

1	Minimum investment return from Part IX, line 6	1	830,300.
2a	Tax on investment income for 2023 from Part V, line 5	2a	14,522.
b	Income tax for 2023. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b	2c	14,522.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	815,778.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	815,778.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1	7	815,778.

Part XI Qualifying Distributions (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:			
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	1,701,749.
b	Program-related investments - total from Part VIII-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:			
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part XII, line 4	4	1,701,749.

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Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2022	(c) 2022	(d) 2023
1 Distributable amount for 2023 from Part X, line 7				815,778.
2 Undistributed income, if any, as of the end of 2023:				
a Enter amount for 2022 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2023:				
a From 2018	210,296.			
b From 2019	499,827.			
c From 2020	452,993.			
d From 2021	469,681.			
e From 2022	1,192,201.			
f Total of lines 3a through e	2,824,998.			
4 Qualifying distributions for 2023 from Part XI, line 4: \$ 1,701,749.				
a Applied to 2022, but not more than line 2a ...			0.	
b Applied to undistributed income of prior years (Election required - see instructions) ...		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2023 distributable amount				815,778.
e Remaining amount distributed out of corpus	885,971.			
5 Excess distributions carryover applied to 2023 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	3,710,969.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2022. Subtract line 4a from line 2a. Taxable amount - see instr. ...			0.	
f Undistributed income for 2023. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2024				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2018 not applied on line 5 or line 7	210,296.			
9 Excess distributions carryover to 2024. Subtract lines 7 and 8 from line 6a	3,500,673.			
10 Analysis of line 9:				
a Excess from 2019 ...	499,827.			
b Excess from 2020 ...	452,993.			
c Excess from 2021 ...	469,681.			
d Excess from 2022 ...	1,192,201.			
e Excess from 2023 ...	885,971.			

Part XIII Private Operating Foundations (see instructions and Part VI-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2023, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

Table with 5 columns: (a) 2023, (b) 2022, (c) 2021, (d) 2020, (e) Total. Rows include 2a-e (Qualifying distributions) and 3a-d (Alternative tests).

Part XIV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)

1 Information Regarding Foundation Managers: a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

NONE b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs: Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or email address of the person to whom applications should be addressed:

SEE STATEMENT 9

b The form in which applications should be submitted and information and materials they should include:

c Any submission deadlines:

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XIV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
180 TURNING LIVES AROUND, INC. 1 BETHANY ROAD HAZLET, NJ 07730	NONE	PC	TRANSITIONAL/RAPID RE-HOUSING (TH-RRH)	15,000.
200 CLUB OF MIDDLESEX COUNTY P.O. BOX 387 WOODBIDGE, NJ 07095	NONE	PC	2023 GOLD SPONSORSHIP (SHARED WITH PROVIDENT BANK)	5,000.
ADLER APHASIA CENTER 60 WEST HUNTER AVENUE MAYWOOD, NJ 07607	NONE	PC	GENERAL OPERATING SUPPORT	5,000.
AMERICA'S GROW-A-ROW, INC. 150 PITTSTOWN ROAD PITTSTOWN, NJ 08867	NONE	PC	FRESH PRODUCE INITIATIVE	20,000.
ANCHOR HOUSE INC. 482 CENTRE STREET TRENTON, NJ 08611	NONE	PC	PROGRAMS FOR HOMELESS YOUTH	10,000.
Total	SEE CONTINUATION SHEET(S)			3a 1,282,533.
b Approved for future payment				
NONE				
Total				
				3b 0.

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
BERGEN COUNTY'S UNITED WAY 6 FOREST AVENUE, SUITE 220 PARAMUS, NJ 07652	NONE	PC	AFFORDABLE HOUSING	10,000.
BERGEN VOLUNTEER MEDICAL INITIATIVE, INC. 75 ESSEX STREET, SUITE 100 HACKENSACK, NJ 07601	NONE	PC	EXPANDING ACCESS TO CARE FOR WORKING, LOW-INCOME BERGEN RESIDENTS	15,000.
BIG BROTHERS BIG SISTERS OF COASTAL & NORTHERN NEW JERSEY 305 BOND STREET, 2ND FLOOR ASBURY PARK, NJ 07712	NONE	PC	ONE-TO-ONE PLUS MENTORING - CARES PROGRAM	10,000.
BIG BROTHERS BIG SISTERS OF MERCER COUNTY 535 EAST FRANKLIN STREET TRENTON, NJ 08610	NONE	PC	WORKPLACE MENTORING PROGRAM	7,500.
BOYS & GIRLS CLUB OF CLIFTON 822 CLIFTON AVENUE CLIFTON, NJ 07013	NONE	PC	EDUCATIONAL INITIATIVES	2,500.
CAMELOT FOR CHILDREN 2354 W. EMMAUS AVE ALLENTOWN, PA 18103	NONE	PC	GENERAL OPERATING SUPPORT	4,000.
CARING CONTACT P.O. BOX 2376 WESTFIELD, NJ 07091	NONE	PC	988: EXPANDING THE MENTAL HEALTH SAFETY NET	10,000.
Total from continuation sheets				1,227,533.

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CASA SHAW 148 MAIN STREET, BUILDING D1 LEBANON, NJ 08833	NONE	PC	ADVOCACY FOR ABUSED AND NEGLECTED CHILDREN	12,500.
CBC DEVELOPMENT CENTER 66 SOUTH GROVE STREET EAST ORANGE, NJ 07018	NONE	PC	FOOD DISTRIBUTION & NUTRITION	5,000.
CENTRAL JERSEY HOUSING RESOURCE CENTER CORP. (CJHRC) 92 EAST MAIN STREET, SUITE 407 SOMERVILLE, NJ 08876	NONE	PC	HOUSING RESOURCE CENTER PROGRAM	10,000.
CHILD CARE RESOURCES OF MONMOUTH COUNTY INC. 3301C ROUTE 66 NEPTUNE, NJ 07754-1234	NONE	PC	DIAPER BANK AT CHILD CARE RESOURCES OF MONMOUTH COUNTY INC.	8,500.
CHILDREN'S AID AND FAMILY SERVICES, INC. 200 ROBIN ROAD PARAMUS, NJ 07652-1414	NONE	PC	MOBILITY MENTORING PROGRAM	12,500.
CHILDREN'S SPECIALIZED HOSPITAL FOUNDATION, INC. 150 NEW PROVIDENCE ROAD MOUNTAINSIDE, NJ 07092	NONE	PC	FAMILY FOOD VOUCHER PROGRAM	10,000.
COMMUNITY ACTION LEHIGH VALLEY 1337 EAST 5TH STREET BETHLEHEM, PA 18015	NONE	PC	SIXTH STREET SHELTER CASE MANAGER EXPANSION	15,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CONTACT OF OCEAN & MONMOUTH COUNTIES P.O. BOX 1121 TOMS RIVER, NJ 08754	NONE	PC	CONTACT'S 24-HR CRISIS INTERVENTION AND INFORMATION/REFERRAL HOTLINES	10,000.
COUNCIL OF NEW JERSEY GRANTMAKERS 1977 OLDEN AVENUE; SUITE 238 EWING, NJ 08618	NONE	PC	DOING GOOD BETTER: DEEPENING PHILANTHROPIC AND NONPROFIT PARTNERSHIPS IN NJ	10,000.
COUNTY COLLEGE OF MORRIS FOUNDATION 214 CENTER GROVE ROAD RANDOLPH, NJ 07869	NONE	PC	COLLEGE PROMISE PROGRAM AT MORRISTOWN HIGH SCHOOL	12,500.
CUMAC P.O. BOX 2721 PATERSON, NJ 07509	NONE	PC	CREATING HEALING-CENTERED COMMUNITIES	33,333.
DEFY VENTURES 5 PENN PLAZA 19TH FLOOR NEW YORK, NY 10001	NONE	PC	CEO OF YOUR NEW LIFE PROGRAM FOR JUSTICE IMPACTED YOUTH	10,000.
DIABETES FOUNDATION INC. 45 WHITNEY ROAD, #2M MAHWAH, NJ 07430	NONE	PC	ACCESS TO DIABETES MANAGEMENT AND PREVENTION RESOURCES	7,500.
DOMESTIC ABUSE & SEXUAL ASSAULT INTERVENTION SERVICES P.O. BOX 805 NEWTON, NJ 07860	NONE	PC	COGNITIVE BEHAVIORAL THERAPY EXPANSION	10,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
FAIRLEIGH DICKINSON UNIVERSITY 1000 RIVER ROAD, H-DH3-13 TEANECK, NJ 07666	NONE	PC	PRECOLLEGIATE STEM DISCOVERY PROGRAM	10,000.
FAMILY PROMISE OF BERGEN COUNTY 100 DAYTON STREET RIDGEWOOD, NJ 07450	NONE	PC	2023 FAMILY PROMISE ANNUAL GALA: PROMISE SPONSOR	5,000.
FAMILY PROMISE OF HUNTERDON COUNTY INC. 8 BARTLES CORNER ROAD, SUITE 11 FLEMINGTON, NJ 08822	NONE	PC	NEW HOUSING CARE MODEL & STAFF CAPACITY BUILDING	100,000.
FAMILY PROMISE OF SUSSEX COUNTY 19 CHURCH STREET NEWTON, NJ 07860	NONE	PC	BRIDGING SUPPORTS TO SELF-SUFFICIENCY	12,500.
FLEMINGTON FOOD PANTRY, INC. 154 ROUTE 31 NORTH P.O. BOX 783 FLEMINGTON, NJ 08822	NONE	PC	NUTRITION & HEALTH PROGRAM	5,000.
FOUNDATION FOR EDUCATIONAL ADMINISTRATION (FEA) 12 CENTRE DRIVE MONROE TOWNSHIP, NJ 08831	NONE	PC	HEALING CENTERED ENGAGEMENT INITIATIVE	20,000.
FREEDOM HOUSE 2004 NJ ROUTE 31, SUITE 9 CLINTON, NJ 08809	NONE	PC	ADDICTION RECOVERY PROGRAM	10,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
GREATER LIFE INC. P.O. BOX 8447 NEWARK, NJ 07108	NONE	PC	FINANCIAL LITERACY FOR NEWARK YOUTH & ADULTS FOR COMMUNITY EMPOWERMENT	2,500.
GREATER NEWARK CONSERVANCY 32 PRINCE STREET NEWARK, NJ 07103	NONE	PC	HELPING NEWARK YOUTH LIVE HEALTHIER LIVES THROUGH THE FARM TO SCHOOL PROGRAM	10,000.
HANDICAPPED HIGH RIDERS CLUB 145 ROUTE 526 ALLEN TOWN, NJ 08501	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
HOMELESS SOLUTIONS 3 WING DRIVE, SUITE 245 CEDAR KNOLLS, NJ 07927	NONE	PC	HOMELESS SOLUTIONS HOUSING RETENTION PROGRAM	10,000.
HUDSON COMMUNITY ENTERPRISES 68-70 TUERS AVENUE JERSEY CITY, NJ 07306	NONE	PC	THE CENTER FOR EMPLOYMENT AND INCLUSION FOR THE DEAF AND HARD OF HEARING (CEI)	100,000.
HUDSON COUNTY COMMUNITY COLLEGE FOUNDATION 168 SIP AVENUE JERSEY CITY, NJ 07306	NONE	PC	HUDSON SCHOLARS PROGRAM	100,000.
HUNTERDON HELPLINE INC. P.O. BOX 246 FLEMINGTON, NJ 08822	NONE	PC	HELPLINE DIVISION OF SENIOR AND DISABILITY SERVICES	10,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
HUNTERDON LAND TRUST 111 MINE STREET FLEMINGTON, NJ 08822	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
INTERFAITH FOOD PANTRY, INC. 2 EXECUTIVE DRIVE MORRIS PLAINS, NJ 07950	NONE	PC	HEALTHY FOOD FOR EXPANDING MARKETPLACES AND MOBILE NETWORKS	15,000.
JACOB A. RIIS NEIGHBORHOOD SETTLEMENT 10-25 41ST AVENUE LONG ISLAND CITY, NY 11101	NONE	PC	GENERAL OPERATING SUPPORT	5,000.
JEWISH FAMILY & CHILDREN'S SERVICE OF GREATER MERCER COUNTY 707 ALEXANDER ROAD SUITE 102 PRINCETON, NJ 08540	NONE	PC	MOBILE FOOD PANTRY	10,000.
JEWISH FAMILY & CHILDREN'S SERVICE OF GREATER MONMOUTH COUNTY 705 SUMMERFIELD AVENUE ASBURY PARK, NJ 07712	NONE	PC	FOOD IS MEDICINE, NOURISH ASBURY FOOD PANTRY	12,500.
JFK MEDICAL CENTER FOUNDATION 65 JAMES STREET EDISON, NJ 08820	NONE	PC	PLAINFIELD HEALTH CONNECTIONS	10,000.
KINDERSMILE FOUNDATION 10 BROAD STREET BLOOMFIELD, NJ 07003	NONE	PC	KSOHP - LINK TO A DENTAL HOME AT KSCOHC NEWARK, LOCATED WITHIN THE BGCN	5,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
LET'S WORK FOR GOOD 140 ETHEL ROAD WEST, SUITE M PISCATAWAY, NJ 08854	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
LITERACY VOLUNTEERS OF MORRIS COUNTY 16 ELM STREET MORRISTOWN, NJ 07960	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
LUNCH BREAK, INC. P.O. BOX 2215 RED BANK, NJ 07701	NONE	PC	CLIENT CHOICE PANTRY	15,000.
MAHWAH ENVIRONMENTAL VOLUNTEERS ORGANIZATION, INC. 1024 ASH DRIVE MAHWAH, NJ 07430	NONE	PC	FRESH ROOTS FARMING PROGRAM	1,000.
MEALS ON WHEELS OF MERCER COUNTY INC. 320 HOLLOWBROOK DRIVE EWING, NJ 08638	NONE	PC	FARM FRESH PRODUCE PROGRAM	7,500.
MEETING ESSENTIAL NEEDS WITH DIGNITY, INC. (MEND) P.O. BOX 1304 MAPLEWOOD, NJ 07040	NONE	PC	MEND ON THE MOVE	7,500.
MENTAL HEALTH ASSOCIATION OF MONMOUTH COUNTY 106 APPLE STREET, SUITE 110 TINTON FALLS, NJ 07724	NONE	PC	RED BANK RESOURCE NETWORK	5,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
MERCY CENTER 1106 MAIN STREET ASBURY PARK, NJ 07712	NONE	PC	MERCY CENTER FOOD PANTRY	12,500.
MOVE FOR HUNGER 7 3RD AVENUE NEPTUNE, NJ 07753	NONE	PC	BRIDGING THE GAP BETWEEN HUNGER AND FOOD WASTE	12,500.
NAMI MERCER NJ INC. 1235 WHITEHORSE MERCERVILLE ROAD BUILDING C, SUITE 303 HAMILTON, NJ 08619	NONE	PC	NAMI MERCER HYBRID EDUCATION, SUPPORT AND OUTREACH	5,000.
NATIONAL COUNCIL OF JEWISH WOMEN, ESSEX COUNTY SECTION 70 SOUTH ORANGE AVENUE, SUITE 120 LIVINGSTON, NJ 07039	NONE	PC	CFW CAREER SERVICES	10,000.
NEW BETHANY, INC. 333 WEST 4TH STREET BETHLEHEM, PA 18015	NONE	PC	CHOICE FOOD PANTRY	12,500.
NEW BRUNSWICK TOMORROW 390 GEORGE STREET, 2ND FLOOR NEW BRUNSWICK, NJ 08901	NONE	PC	NEW BRUNSWICK TOMORROW HOUSING INITIATIVES	12,500.
NEW CITY KIDS 240 FAIRMOUNT AVENUE JERSEY CITY, NJ 07306	NONE	PC	RUBINGH CENTER FOR YOUTH DEVELOPMENT BUILDING RENOVATIONS	40,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
NEW JERSEY CENTER FOR NONPROFITS 3635 QUAKERBRIDGE ROAD, SUITE 35 MERCERVILLE, NJ 08619	NONE	PC	WORKSHOPS & 2023 NJ NONPROFIT CONFERENCE SUPPORT	10,000.
NEW JERSEY CHAMBER OF COMMERCE FOUNDATION 216 WEST STATE STREET, THIRD FLOOR TRENTON, NJ 08608	NONE	PC	JOBS FOR AMERICA'S GRADUATES - NEW JERSEY (JAG NJ)	5,000.
NEW JERSEY COMMUNITY DEVELOPMENT CORPORATION P.O. BOX 6976 PATERSON, NJ 07509	NONE	PC	MAKE THE GRADE ACADEMY	7,500.
NEW MILFORD EDUCATION FOUNDATION 145 MADISON AVENUE NEW MILFORD, NJ 07646	NONE	PC	NEW MILFORD HIGH SCHOOL HOLOCAUST STUDY TOUR PROGRAM	1,500.
NEWARK TRUST FOR EDUCATION 494 BROAD STREET, SUITE LL30 NEWARK, NJ 07102	NONE	PC	NEWARK READS LITERACY CAMPAIGN	10,000.
NONPROFIT NEW YORK 320 EAST 43RD STREET, 3RD FLOOR NEW YORK, NY 10017	NONE	PC	GENERAL OPERATING & STRATEGIC PLAN SUPPORT	10,000.
NORWESCAP 350 MARSHALL STREET PHILLIPSBURG, NJ 08865	NONE	PC	ENGAGEMENT PARTNERS ? CONNECTING FAMILIES TO COMPREHENSIVE SERVICES	12,500.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
OASIS - A HAVEN FOR WOMEN AND CHILDREN 59 MILL STREET PATERSON, NJ 07501	NONE	PC	AFTER-SCHOOL ACADEMY (ASA)	10,000.
PARTNERS 650 BLOOMFIELD AVENUE, SUITE 209 BLOOMFIELD, NJ 07003	NONE	PC	PARTNERS PRO BONO PROGRAM FOR SURVIVORS OF DOMESTIC AND SEXUAL VIOLENCE	15,000.
PASSAIC COUNTY HABITAT FOR HUMANITY P.O. BOX 2585 PATERSON, NJ 07509	NONE	PC	NORTH MAIN STREET PROJECT	10,000.
PENNSYLVANIA ASSOCIATION OF NONPROFIT ORGANIZATIONS (PANO) 4801 LINDLE ROAD HARRISBURG, PA 17111	NONE	PC	RACIAL JUSTICE LEARNINGS: DATA ANALYSIS & EARLY-ADOPTER FUNDER CONVERSATION	10,000.
PLATINUM MINDS, INC. 95 WEST MAIN STREET SUITE 5-166 CHESTER, NJ 07930	NONE	PC	GENERAL OPERATING SUPPORT FOR FIVE-INITIATIVE PROGRAM	2,500.
PRESCHOOL ADVANTAGE, INC. 25 LINDSLEY DRIVE, SUITE 307 MORRISTOWN, NJ 07960	NONE	PC	FULL-DAY FOURS: HIGH QUALITY EARLY EDUCATION FOR FAMILIES IN NEED	12,500.
PROJECT SELF-SUFFICIENCY 127 MILL STREET NEWTON, NJ 07860	NONE	PC	THE FOOD PROJECT: NOURISHING OUR NEIGHBORS	12,500.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
RAISING HANDS TUTORING 24 NORTH THIRD AVENUE, SUITE 100 HIGHLAND PARK, NJ 08904	NONE	PC	TEACHER CERTIFICATION PROGRAM	4,200.
RARITAN VALLEY COMMUNITY COLLEGE FOUNDATION 118 LAMINGTON ROAD BRANCHBURG, NJ 08876	NONE	PC	THE ACHIEVEMENT CENTER AT RVCC	20,000.
RESCUING LEFTOVER CUISINE 25 BROADWAY 12TH FLOOR NEW YORK, NY 10004	NONE	PC	EXPAND OUR FOOD RESCUE MISSIONS	12,500.
RIPPLE COMMUNITY INC. 1335 WEST LINDEN STREET ALLEN TOWN, PA 18102	NONE	PC	RCI VILLAGE HOUSING PROGRAM	15,000.
SAFE+SOUND SOMERSET P.O. BOX 835 SOMERVILLE, NJ 08876	NONE	PC	COUNSELING FOR VICTIMS OF CSA AND PSB UNDER 13 IN SOMERSET COUNTY	10,000.
SANAR WELLNESS INSTITUTE P.O. BOX 32353 NEWARK, NJ 07102	NONE	PC	ADDRESSING COMPLEX TRAUMA	10,000.
SPECIAL DRAGONS 77 TIONA AVENUE BELLEVILLE, NJ 07109	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
STRETTO YOUTH CHAMBER ORCHESTRA 611 LAKE DRIVE PRINCETON, NJ 08540	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
SUSSEX COUNTY COMMUNITY COLLEGE ONE COLLEGE HILL ROAD NEWTON, NJ 07860	NONE	PC	ADVANCED SCIENTIFIC EQUIPMENT	10,000.
SUSSEX COUNTY HABITAT FOR HUMANITY 82 MOUNT VIEW STREET NEWTON, NJ 07860	NONE	PC	BUILDING OUR NEXT HOME	5,000.
THE ARC OF ESSEX COUNTY 123 NAYLON AVENUE LIVINGSTON, NJ 07039-1005	NONE	PC	GENERAL OPERATING SUPPORT FOR THE ARC'S CAMP HOPE	2,500.
THE CENTER FOR GREAT EXPECTATIONS 19 DELLWOOD LANE SOMERSET, NJ 08873	NONE	PC	PREGNANT & PARENTING RESIDENTIAL PROGRAMS EARLY RELATIONAL HEALTH COUNSELING	10,000.
THE MIDLAND FOUNDATION P.O. BOX 5026 NORTH BRANCH, NJ 08876	NONE	PC	GENERAL OPERATING SUPPORT	5,000.
THE NEIGHBORHOOD CENTER 526 N. ST. CLOUD STREET #308 ALLENTOWN, PA 18104	NONE	PC	GENERAL OPERATING SUPPORT	2,500.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
TURNING POINT OF LEHIGH VALLEY, INC. 444 E. SUSQUEHANNA STREET ALLENTOWN, PA 18103	NONE	PC	DOMESTIC VIOLENCE SURVIVOR RESILIENCE PROGRAM	12,500.
UNION COUNTY EDUCATIONAL SERVICES FOUNDATION 45 CARDINAL DRIVE WESTFIELD, NJ 07090	NONE	PC	HEALTH & PHYSICAL EDUCATION PROGRAM AT WESTLAKE SCHOOL	5,000.
UNITED WAY OF CENTRAL JERSEY, INC. 32 FORD AVENUE MILLTOWN, NJ 08850	NONE	PC	PERTH AMBOY FOC OPERATIONS SUPPORT	15,000.
UNITED WAY OF MONMOUTH AND OCEAN COUNTIES 4814 OUTLOOK DRIVE WALL TOWNSHIP, NJ 07753	NONE	PC	GENERAL OPERATING SUPPORT	5,000.
UNITED WAY OF NORTHERN NEW JERSEY P.O. BOX 6835 BRIDGEWATER, NJ 08807	NONE	PC	UNITED FOR ALICE@WORK IN NEW JERSEY	30,000.
VALLEY YOUTH HOUSE COMMITTEE, INC. 3400 HIGH POINT BOULEVARD BETHLEHEM, PA 18017	NONE	PC	SUPPORT FOR FAMILIES WITH CHILDREN EXPERIENCING HOMELESSNESS	10,000.
VIA OF THE LEHIGH VALLEY, INC. 336 WEST SPRUCE STREET BETHLEHEM, PA 18018	NONE	PC	COMMUNITY EMPLOYMENT SERVICES	5,000.
Total from continuation sheets				

Part XIV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
VISION TO LEARN P.O BOX 196 188 JEFFERSON STREET NEWARK, NJ 07105	NONE	PC	FREE VISION SCREENS, EYE EXAMS, PRESCRIPTION GLASSES-JERSEY CITY* PUBLIC SCHOOLS	15,000.
WASHINGTON PARK LITTLE LEAGUE 3 CHARLES STREET JERSEY CITY, NJ 07307	NONE	PC	EQUIPMENT PURCHASE	2,500.
WOMANSPACE, INC. 1530 BRUNSWICK PIKE LAWRENCEVILLE, NJ 08648	NONE	PC	DOMESTIC VIOLENCE SERVICES IN EAST/WEST WINDSOR, HIGHTSTOWN & ROBBINSVILLE	10,000.
WOMENRISING, INC. 270 FAIRMOUNT AVENUE JERSEY CITY, NJ 07306	NONE	PC	SUPPORTING STABILITY AND GROWTH FOR FORMERLY UNHOUSED FAMILIES IN HUDSON COUNTY	12,500.
YMCA OF METUCHEN, EDISON, WOODBRIDGE & SOUTH AMBOY 483 MIDDLESEX AVENUE METUCHEN, NJ 08840	NONE	PC	SUMMER LEARNING LOSS PROGRAM	2,500.
YORK STREET PROJECT 89 YORK STREET JERSEY CITY, NJ 07302	NONE	PC	ST. JOSEPH'S HOUSING & SUPPORTIVE SERVICES	10,000.
YOUTH CONSULTATION SERVICE, INC. 25 EAST SALEM STREET, 3RD FLOOR HACKENSACK, NJ 07601	NONE	PC	CASE MANAGEMENT SERVICES AT YCS CLINICS	10,000.
Total from continuation sheets				

Underpayment of Estimated Tax by Corporations

Attach to the corporation's tax return. FORM 990-PF

2023

Go to www.irs.gov/Form2220 for instructions and the latest information.

Name THE PROVIDENT BANK FOUNDATION	Employer identification number 04-3739441
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Note: Generally, the corporation is not required to file Form 2220 (see Part II below for exceptions) because the IRS will figure any penalty owed and bill the corporation. However, the corporation may still use Form 2220 to figure the penalty. If so, enter the amount from page 2, line 38, on the estimated tax penalty line of the corporation's income tax return, but **do not** attach Form 2220.

Part I Required Annual Payment

1 Total tax (see instructions)		1	14,522.
2 a Personal holding company tax (Schedule PH (Form 1120), line 26) included on line 1	2a		
b Look-back interest included on line 1 under section 460(b)(2) for completed long-term contracts or section 167(g) for depreciation under the income forecast method	2b		
c Credit for federal tax paid on fuels (see instructions)	2c		
d Total. Add lines 2a through 2c		2d	
3 Subtract line 2d from line 1. If the result is less than \$500, do not complete or file this form. The corporation does not owe the penalty		3	14,522.
4 Enter the tax shown on the corporation's 2022 income tax return. See instructions. Caution: If the tax is zero or the tax year was for less than 12 months, skip this line and enter the amount from line 3 on line 5		4	23,846.
5 Required annual payment. Enter the smaller of line 3 or line 4. If the corporation is required to skip line 4, enter the amount from line 3		5	14,522.

Part II Reasons for Filing - Check the boxes below that apply. If any boxes are checked, the corporation **must** file Form 2220 even if it does not owe a penalty. See instructions.

- 6 The corporation is using the adjusted seasonal installment method.
- 7 The corporation is using the annualized income installment method.
- 8 The corporation is a "large corporation" figuring its first required installment based on the prior year's tax.

Part III Figuring the Underpayment

	(a)	(b)	(c)	(d)
9 Installment due dates. Enter in columns (a) through (d) the 15th day of the 4th (Form 990-PF filers: Use 5th month), 6th, 9th, and 12th months of the corporation's tax year	9	05/15/23	06/15/23	09/15/23
10 Required installments. If the box on line 6 and/or line 7 above is checked, enter the amounts from Sch A, line 38. If the box on line 8 (but not 6 or 7) is checked, see instructions for the amounts to enter. If none of these boxes are checked, enter 25% (0.25) of line 5 above in each column	10			
11 Estimated tax paid or credited for each period. For column (a) only, enter the amount from line 11 on line 15. See instructions	11	6,000.	4,000.	5,000.
Complete lines 12 through 18 of one column before going to the next column.				
12 Enter amount, if any, from line 18 of the preceding column	12	6,000.	6,000.	10,000.
13 Add lines 11 and 12	13	6,000.	10,000.	15,000.
14 Add amounts on lines 16 and 17 of the preceding column	14			
15 Subtract line 14 from line 13. If zero or less, enter -0-	15	6,000.	6,000.	10,000.
16 If the amount on line 15 is zero, subtract line 13 from line 14. Otherwise, enter -0-	16			
17 Underpayment. If line 15 is less than or equal to line 10, subtract line 15 from line 10. Then go to line 12 of the next column. Otherwise, go to line 18	17			
18 Overpayment. If line 10 is less than line 15, subtract line 10 from line 15. Then go to line 12 of the next column	18	6,000.	6,000.	10,000.

Go to Part IV on page 2 to figure the penalty. Do not go to Part IV if there are no entries on line 17 - no penalty is owed.

For Paperwork Reduction Act Notice, see separate instructions.

Part IV Figuring the Penalty

	(a)	(b)	(c)	(d)
19 Enter the date of payment or the 15th day of the 4th month after the close of the tax year, whichever is earlier. (C corporations with tax years ending June 30 and S corporations: Use 3rd month instead of 4th month. Form 990-PF and Form 990-T filers: Use 5th month instead of 4th month.) See instructions 19				
20 Number of days from due date of installment on line 9 to the date shown on line 19	20			
21 Number of days on line 20 after 4/15/2023 and before 7/1/2023	21			
22 Underpayment on line 17 x $\frac{\text{Number of days on line 21} \times 7\% (0.07)}{365}$...	22 \$	\$	\$	\$
23 Number of days on line 20 after 6/30/2023 and before 10/1/2023	23			
24 Underpayment on line 17 x $\frac{\text{Number of days on line 23} \times 7\% (0.07)}{365}$...	24 \$	\$	\$	\$
25 Number of days on line 20 after 9/30/2023 and before 1/1/2024	25			
26 Underpayment on line 17 x $\frac{\text{Number of days on line 25} \times 8\% (0.08)}{365}$...	26 \$	\$	\$	\$
27 Number of days on line 20 after 12/31/2023 and before 4/1/2024	27			
28 Underpayment on line 17 x $\frac{\text{Number of days on line 27} \times 8\% (0.08)}{366}$...	28 \$	\$	\$	\$
29 Number of days on line 20 after 3/31/2024 and before 7/1/2024	29			
30 Underpayment on line 17 x $\frac{\text{Number of days on line 29} \times \%}{366}$	30 \$	\$	\$	\$
31 Number of days on line 20 after 6/30/2024 and before 10/1/2024	31			
32 Underpayment on line 17 x $\frac{\text{Number of days on line 31} \times \%}{366}$	32 \$	\$	\$	\$
33 Number of days on line 20 after 9/30/2024 and before 1/1/2025	33			
34 Underpayment on line 17 x $\frac{\text{Number of days on line 33} \times \%}{366}$	34 \$	\$	\$	\$
35 Number of days on line 20 after 12/31/2024 and before 3/16/2025	35			
36 Underpayment on line 17 x $\frac{\text{Number of days on line 35} \times \%}{365}$	36 \$	\$	\$	\$
37 Add lines 22, 24, 26, 28, 30, 32, 34, and 36	37 \$	\$	\$	\$
38 Penalty. Add columns (a) through (d) of line 37. Enter the total here and on Form 1120, line 34; or the comparable line for other income tax returns	38 \$			0.

* Use the penalty interest rate for each calendar quarter, which the IRS will determine during the first month in the preceding quarter. These rates are published quarterly in an IRS News Release and in a revenue ruling in the Internal Revenue Bulletin. To obtain this information on the Internet, access the IRS website at www.irs.gov. You can also call 800-829-4933 to get interest rate information.

Schedule A Adjusted Seasonal Installment Method and Annualized Income Installment Method

See instructions.

Form 1120-S filers: For lines 1, 2, 3, and 21, "taxable income" refers to excess net passive income or the amount on which tax is imposed under section 1374(a), whichever applies.

Part I Adjusted Seasonal Installment Method

Caution: Use this method only if the base period percentage for any 6 consecutive months is at least 70%. See instructions.

Table with 5 columns: (a) First 3 months, (b) First 5 months, (c) First 8 months, (d) First 11 months. Rows include taxable income for various periods (1a-1c), calculations for each period (2, 3a-3c), and final tax calculations (4-19).

Part II ^{**} Annualized Income Installment Method

		(a)	(b)	(c)	(d)
		First <u>2</u> months	First <u>4</u> months	First <u>7</u> months	First <u>10</u> months
20 Annualization periods (see instructions)	20				
21 Enter taxable income for each annualization period. See instructions for the treatment of extraordinary items	21				
22 Annualization amounts (see instructions)	22	6.000000	3.000000	1.714290	1.200000
23a Annualized taxable income. Multiply line 21 by line 22 ...	23a				
b Extraordinary items (see instructions)	23b				
c Add lines 23a and 23b	23c				
24 Figure the tax on the amount on line 23c using the instructions for Form 1120, Schedule J, line 1, or comparable line of corporation's return	24				
25 Enter any alternative minimum tax (trusts only) for each payment period. See instructions	25				
26 Enter any other taxes for each payment period. See instr.	26				
27 Total tax. Add lines 24 through 26	27				
28 For each period, enter the same type of credits as allowed on Form 2220, lines 1 and 2c. See instructions	28				
29 Total tax after credits. Subtract line 28 from line 27. If zero or less, enter -0-	29				
30 Applicable percentage	30	25%	50%	75%	100%
31 Multiply line 29 by line 30	31				

Part III Required Installments

		1st installment	2nd installment	3rd installment	4th installment
Note: Complete lines 32 through 38 of one column before completing the next column.					
32 If only Part I or Part II is completed, enter the amount in each column from line 19 or line 31. If both parts are completed, enter the smaller of the amounts in each column from line 19 or line 31	32	0.	0.	0.	0.
33 Add the amounts in all preceding columns of line 32. See instructions	33				
34 Adjusted seasonal or annualized income installments. Subtract line 33 from line 32. If zero or less, enter -0- ...	34				
35 Enter 25% (0.25) of line 5 on page 1 of Form 2220 in each column. Note: "Large corporations," see the instructions for line 10 for the amounts to enter	35	3,631.	3,630.	3,631.	3,630.
36 Subtract line 38 of the preceding column from line 37 of the preceding column	36		3,631.	7,261.	10,892.
37 Add lines 35 and 36	37	3,631.	7,261.	10,892.	14,522.
38 Required installments. Enter the smaller of line 34 or line 37 here and on page 1 of Form 2220, line 10. See instructions	38	0.	0.	0.	0.

FORM 990-PF

ACCOUNTING FEES

STATEMENT 1

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
CONDON O'MEARA MCGINTY & DONNELLY LLP - AUDIT & TAX SERVICES	28,500.	14,250.		14,250.
TO FORM 990-PF, PG 1, LN 16B	28,500.	14,250.		14,250.

FORM 990-PF

OTHER PROFESSIONAL FEES

STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
SALESFORCE EXPENSES	7,904.	0.		0.
ADMINISTRATIVE SERVICES (SEE STMT. 8)	63,229.	9,484.		53,745.
FIDUCIARY TRUST FEES (SEE STMT. 8)	37,114.	37,114.		0.
TO FORM 990-PF, PG 1, LN 16C	108,247.	46,598.		53,745.

FORM 990-PF

TAXES

STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX	17,846.	0.		0.
TO FORM 990-PF, PG 1, LN 18	17,846.	0.		0.

FORM 990-PF

OTHER EXPENSES

STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
COMMUNICATIONS	48,233.	0.		48,233.
OTHER ADMINISTRATIVE SERVICES	14,758.	0.		14,758.
INSURANCE	3,823.	0.		3,823.
OTHER MISCELLANEOUS EXPENSES	11,880.	0.		11,880.
TO FORM 990-PF, PG 1, LN 23	78,694.	0.		78,694.

FORM 990-PF

CORPORATE STOCK

STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
PROVIDENT FINANCIAL SVCS INC COM	12,516,426.	12,516,426.
ISHARES CORE S&P SMALL	203,185.	203,185.
ISHARES GOLD ETF	186,173.	186,173.
PACER BNCHMRK DT	227,404.	227,404.
VANGUARD FTSE DEVELOPED	555,065.	555,065.
VANGUARD FTSE EMERGING	223,872.	223,872.
VANGUARD TOTAL STOCK MARKET ETF	682,008.	682,008.
VANGUARD DIVIDEND	505,406.	505,406.
VANGUARD SHORT TERM CORE	295,708.	295,708.
JPMORGAN ULTRA SHORT	289,626.	289,626.
ISHARES CORE-US AGG BOND ETF	401,566.	401,566.
ISHARES 1-3YR. SHY	218,883.	218,883.
TOTAL TO FORM 990-PF, PART II, LINE 10B	16,305,322.	16,305,322.

FORM 990-PF

EXPLANATION CONCERNING PART VI-A, LINE 8B

STATEMENT 6

EXPLANATION

IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY CHARITIES REGISTRATION ACT, THE FOUNDATION IS NOT REQUIRED TO SUBMIT THE FORM 990-PF TO NEW JERSEY BECAUSE THE FOUNDATION DOES NOT SOLICIT CONTRIBUTIONS FROM NEW JERSEY RESIDENTS.

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
DR. CARLOS HERNANDEZ, PH.D. 250 MADISON AVENUE MORRISTOWN, NJ 07960	CHAIRMAN 1.00	0.	0.	0.
CHRISTOPHER MARTIN 250 MADISON AVENUE MORRISTOWN, NJ 07960	PRESIDENT AND DIRECTOR 2.00	0.	0.	0.
JOHN KUNTZ 250 MADISON AVENUE MORRISTOWN, NJ 07960	SECRETARY 2.00	0.	0.	0.
CARMINE TORRECUSO (SEE STMT. 8) 250 MADISON AVENUE MORRISTOWN, NJ 07960	TREASURER 5.00	17,792.	0.	0.
SAMANTHA PLOTINO (SEE STMT. 8) 250 MADISON AVENUE MORRISTOWN, NJ 07960	EXECUTIVE DIRECTOR 37.50	122,324.	0.	0.
KAREN MCMULLEN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0.	0.
JEFFRIES SHEIN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VII		148,116.	0.	0.

FORM 990-PF

FIVE HIGHEST PAID CONTRACTORS
FOR PROFESSIONAL SERVICES
COMPENSATION EXPLANATION
PART VII, LINE 3

STATEMENT 8

CONTRACTOR'S NAME

THE PROVIDENT BANK

COMPENSATION EXPLANATION

THE PROVIDENT BANK PAID (OR WAS REIMBURSED BY THE FOUNDATION) IN THE AMOUNT OF \$368,870, AS REPORTED ON PART VIII, LINE 3, FOR THE FOLLOWING SERVICES:

1. \$140,116 - CARMINE TORRECUSO TREAS., & SAMANTHA PLOTINO, EXEC. DIR. (STMT. #7);
2. \$128,411 - OTHER EMPLOYEE SALARIES AND WAGES (PART I, LINE 14);
3. \$37,114 - FIDUCIARY TRUST FEES (STMT#2); AND
4. \$63,229 - ADMINISTRATIVE SERVICES (STMT #2)

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

SAMANTHA PLOTINO, EXECUTIVE DIRECTOR
THE PROVIDENT BANK FOUNDATION, P.O. BOX 1001
ISELIN, NJ 08830

TELEPHONE NUMBER

(862)-260-3990

EMAIL ADDRESS

SAMANTHA.PLOTINO@PROVIDENT.BANK

FORM AND CONTENT OF APPLICATIONS

IF YOUR ORGANIZATION IS SEEKING A GRANT, THE BEST PLACE TO START IS TO REVIEW PBF GRANT GUIDELINES. PLEASE REFER TO WWW.THEPROVIDENTBANKFOUNDATION.ORG FOR INFORMATION.

IF YOU HAVE QUESTIONS, CONTACT THE PBF OFFICE AT FOUNDATION@PROVIDENT.BANK TO SCHEDULE A TIME TO REVIEW YOUR QUESTIONS.

AFTER REVIEWING THE GUIDELINES, APPLICATION LINKS CAN BE ACCESSED THROUGH THE APPLICATION SECTION OF THE ABOVE REFERENCED WEBSITE.

ANY SUBMISSION DEADLINES

PLEASE REFER TO DETAILS INDICATED ON WWW.THEPROVIDENTBANKFOUNDATION.ORG IN THE APPLICATION SECTION.

RESTRICTIONS AND LIMITATIONS ON AWARDS

ORGANIZATIONS SEEKING FUNDING FROM THE PROVIDENT BANK FOUNDATION MUST BE CERTIFIED AS A TAX EXEMPT PUBLIC CHARITY UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE AND CLASSIFIED AS "NOT A PRIVATE FOUNDATION" UNDER SECTION 509(A)(1) OR 509(A)(2). PBF SEEKS GRANTEE ORGANIZATIONS THAT SHOW PASSION FOR THEIR MISSION AND MEET HIGH STANDARDS OF GOVERNANCE, ACCOUNTABILITY, AND FISCAL MANAGEMENT.