

PROVIDENT FINANCIAL HOLDINGS INC

Form 10-K/A

September 30, 2002

This Registrant hereby amends this cover page to its Annual Report on Form 10-K for the fiscal year ended June 30, 2002 to correct the Commission File Number:

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-K/A

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 For the Fiscal Year Ended June 30, 2002  
 TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Commission File Number: 000-28304

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter) Delaware 33-0704889 (State or other jurisdiction of incorporation or organization) (I.R.S. Employer I.D. Number)

3756 Central Avenue, Riverside, California

92506 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (909) 686-6060

Securities registered pursuant to Section 12(b) of the Act: None

Securities registered pursuant to Section 12(g) of the Act:

Common Stock, par value \$.01 per share  
(Title of Class)

Indicate by check mark whether the Registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the Registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. YES  NO .

Indicate by check mark whether disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of the Registrant's knowledge, in definitive proxy or other information statements incorporated by reference in Part III of this Form 10-K or any amendments to this Form 10-K.

As of September 20, 2002, there were issued and outstanding 5,221,057 shares of the Registrant's common stock. The Registrant's common stock is listed on the Nasdaq Stock Market under the symbol "PROV." The aggregate market value of the common stock held by nonaffiliates of the Registrant, based on the closing sales price of the Registrant's common stock as quoted on the Nasdaq Stock Market on September 20, 2002, was \$129.2 million. All numbers presented in this report, which are associated with the number of shares, have been adjusted for the 3-for-2 stock split

in the form of a 50% stock dividend, record date of June 25, 2002.

DOCUMENTS INCORPORATED BY REFERENCE

No documents are incorporated by reference.

<PAGE>

**SIGNATURES**

Pursuant to the requirements of section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this amended report to be signed on its behalf by the undersigned, thereunto duly authorized.

Provident Financial Holdings, Inc.

/s/Donavon P. Ternes

Donavon P. Ternes

Chief Financial Officer

(Duly Authorized Representative)

Date: September 27, 2002

<PAGE>