

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K/A  
February 10, 2004

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

FORM 8-K/A

Current Report Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 3, 2004

**PROVIDENT FINANCIAL HOLDINGS, INC.**  
(Exact name of registrant as specified in its charter)

Delaware  
(State or other jurisdiction  
of incorporation)

000-28304  
(File number)

33-0704889  
(I.R.S. Employer  
Identification No.)

3756 Central Avenue, Riverside, California

(Address of principal executive office)92506

(Zip Code)

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

(Former name or former address, if changed since last report)

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Item 9. REGULATION FD DISCLOSURE

Riverside, California - February 10, 2004 - Provident Financial Holdings, Inc. ("Corporation"), NASDAQ: PROV, the holding company for Provident Savings Bank, F.S.B., announced that the Corporation posted its Financial Highlights Presentation amended for the 3-for-2 stock split announced on December 19, 2003. Also, certain slides were updated with additional information. The Presentation can be found on the Corporation's website, [www.myprovident.com](http://www.myprovident.com), under Presentations in the Investor Relations section. The original Presentation was furnished to the Securities and Exchange Commission of Form 8-K on February 3, 2004, and is amended by this Form 8-K/A. A copy of the revised Presentation follows.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: February 10, 2004

Provident Financial Holdings, Inc.

/s/ Donavon P. Ternes

Donavon P. Ternes  
Chief Financial Officer  
(Principal Financial and Accounting Officer)

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