

PROVIDENT FINANCIAL HOLDINGS INC

Form 8-K

May 06, 2004

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

FORM 8-K

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

Date of Report (Date of earliest event reported): May 6, 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 are code: (909) 686-6060

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

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Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) Exhibit

99.1 News Release of Provident Financial Holdings, Inc. on May 6, 2004.

Item 9. REGULATION FD DISCLOSURE.

On May 6, 2004, Provident Financial Holdings, Inc. (Corporation), the holding company for Provident Savings Bank, F.S.B., announced that the Corporation will participate in the Community Bank Investor Conference hosted by America's Community Bankers and the NASDAQ Stock Market. The Conference will be held at the University Club in New York City on Tuesday, May 11, 2004. The presentation materials are available on the Corporation's website, www.myprovident.com, in the Investor Relations section under Presentations. A copy of the Presentation follows and a copy of the news release is attached hereto as Exhibit 99.1, which is incorporated herein by reference.

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: May 6, 2004

Provident Financial Holdings, Inc.

/s/ Craig G. Blunden
Craig G. Blunden
Chairman, President and Chief Executive Officer
(Principal Executive Officer)

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

Exhibit 99.1

Corporation's press release dated May 6, 2004

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**3756 Central Avenue
Riverside, CA 92506
(909) 686-6060**

NEWS RELEASE

**PROVIDENT FINANCIAL HOLDINGS, INC.
TO PRESENT AT THE AMERICA'S COMMUNITY BANKERS AND
NASDAQ STOCK MARKET COMMUNITY BANK INVESTOR CONFERENCE**

Riverside, Calif. - May 6, 2004 - Provident Financial Holdings, Inc. ("Company"), Nasdaq: PROV, the holding company for Provident Savings Bank, F.S.B., today announced that the Company will participate in the Community Bank Investor Conference hosted by America's Community Bankers and the NASDAQ Stock Market. The Conference will be held at the University Club in New York City on Tuesday, May 11, 2004. Donavon P. Ternes, Chief Financial Officer, is scheduled to present an overview of the Company and discuss the Company's performance for the first three quarters of Fiscal 2004 at 2:10 p.m. (Eastern) on May 11

th. Mr. Ternes' presentation materials are available on the Company's website, www.myprovident.com, in the Investor Relations section under Presentations.

Safe-Harbor Statement

Certain matters in the presentation and presentation materials referenced in this release may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements relate to, among others, expectations of the business environment in which the Company operates, projections of future performance, perceived opportunities in the market, potential future credit experience, and statements regarding the Company's mission and vision. These forward-looking statements are based upon current management expectations, and may, therefore, involve risks and uncertainties. The Company's actual results, performance, or achievements may differ materially from those suggested, expressed, or implied by forward-looking statements due to a wide range of factors including, but not limited to, the general business environment, interest rates, the California real estate market, competitive conditions between banks and non-bank financial services providers, regulatory changes, and other risks detailed in the Company's reports filed with the Securities and Exchange Commission, including the Annual Report on Form 10-K for the fiscal year ended June 30, 2003. Forward-looking statements are effective only as of the date that they are made and Provident Financial Holdings, Inc. assumes no obligation to update this information.

Contacts: Craig G. Blunden
 Chairman, President & CEO

Donavon P. Ternes
Chief Financial Officer

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