

PROVIDENT FINANCIAL HOLDINGS INC  
Form SC 13G/A  
January 23, 2002

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 5)\*

(Name of Issuer)  
Provident Financial Holdings

(Title of Class of Securities)  
Common Stock

(CUSIP Number)  
743868101

Check the following box if a fee  
is being paid with this statement.  
(A fee is not required only if the  
filing person: (1) has a previous statement  
on file reporting beneficial ownership of  
more than five percent of the class of securities  
described in Item 1; and (2) has filed no amendment  
subsequent thereto reporting beneficial ownership  
of five percent or less of such class.)  
(See Rule 13d-7).

\*The remainder of this cover page shall  
be filled out for a reporting persons  
initial filing on this form with respect to  
the subject class of securities, and for any  
subsequent amendment containing information which  
would alter the disclosures provided in a prior  
cover page.

The information required in the remainder  
of this cover page shall not be deemed  
to be filed for the purpose of Section 18  
of the Securities Exchange Act of 1934 (Act)  
or otherwise subject to the liabilities of  
that section of the Act but shall be subject  
to all other provisions of the Act  
(however, see the Notes).

- 1 NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF PERSON  
THOMSON HORSTMANN & BRYANT, INC.  
22-3508647
- 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*  
N/A
- 3 SEC USE ONLY
- 4 CITIZENSHIP OR PLACE OF ORGANIZATION

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A DELAWARE CORPORATION  
SADDLE BROOK, NJ 07663

- 5 SOLE VOTING POWER  
160,900
- 6 SHARED VOTING POWER  
0
- 7 SOLE DISPOSITIVE POWER  
346,500
- 8 SHARED DISPOSITIVE POWER  
NONE
- 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
346,500
- 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES\*  
N/A
- 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  
9.86%
- 12 TYPE OF REPORTING PERSON \*  
IA

ITEM 1.

- (A) PROVIDENT FINANCIAL HOLDINGS  
(B) 3756 CENTRAL AVE, RIVERSIDE, CA 92506

ITEM 2.

- (A) THOMSON HORSTMANN & BRYANT, INC.  
(B) PARK 80 WEST, PLAZA TWO, SADDLE BROOK, NJ 07663  
(C) A DELAWARE CORPORATION  
(D) COMMON  
(E) 743868101

ITEM 3.

- (E) INVESTMENT ADVISER REGISTERED  
UNDER SECTION 203 OF THE INVESTMENT  
ADVISERS ACT OF 1940

ITEM 4.

- (A) 346,500  
(B) 9.86%  
(C) (I) 160,900  
(II) 0  
(III) 346,500  
(IV) NONE

ITEM 5. N/A

ITEM 6. N/A

ITEM 7. N/A

ITEM 8. N/A

ITEM 9. N/A

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ITEM 10. CERTIFICATION

By signing below I certify that,  
to the best of my knowledge and belief,  
the securities referred to above were acquired  
in the ordinary course of business and were not  
acquired for the purpose of and do not have the  
effect of changing or influencing the control  
of the issuer of such securities and were not  
acquired in connection with or as a participant  
in any transaction having such purposes  
or effect.

SIGNATURE

After reasonable inquiry and to the best  
of my knowledge and belief, I certify that  
the information set forth in this statement  
is true, complete and correct.

Richard A. Horstmann, VP  
Date: 1/22/02