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PROVIDENT FINANCIAL HOLDINGS INC Form 8-K February 03, 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): February 3, 2004

PROVIDENT FINANCIAL HOLDINGS, INC.

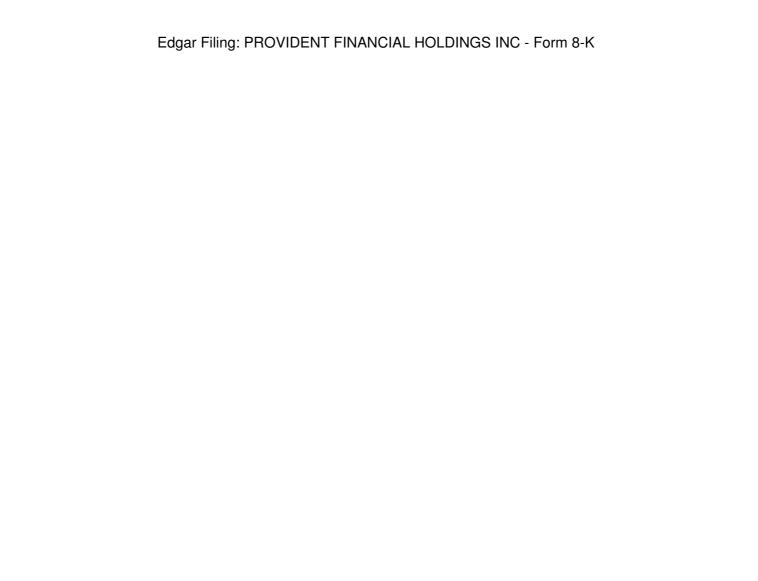
(Exact name of registrant as specified in its charter)

Delaware	000-28304	33-0704889
(State or other jurisdiction of incorporation)	(File number)	(I.R.S. Employer Identification No.)
3756 Central Avenue, Riverside, Ca	lifornia	
(Address of principal executive office	992506	
	(Zip Code)	
Registrant's telephone number, including	area code: <u>(909) 686-6060</u>	
(Former nam	ne or former address, if change	d since last report)

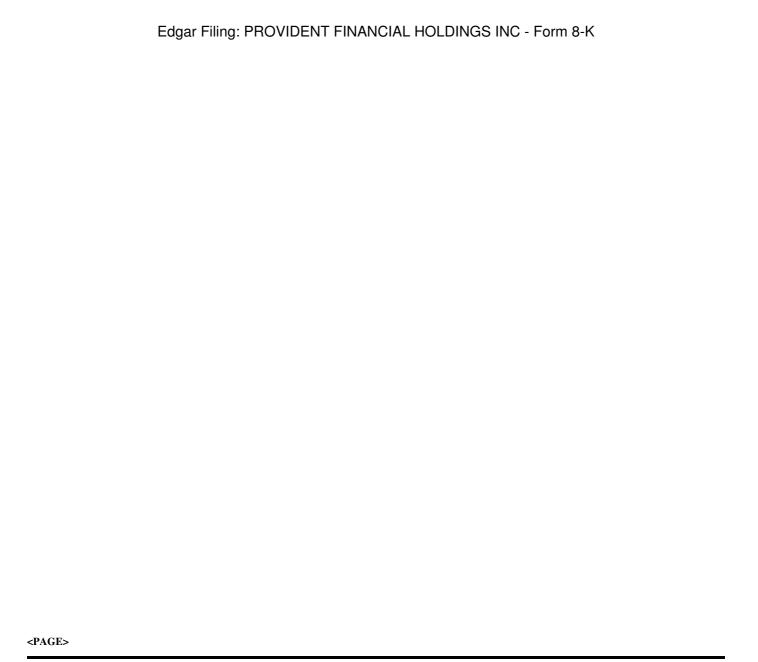
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Item 9. REGULATION FD DISCLOSURE

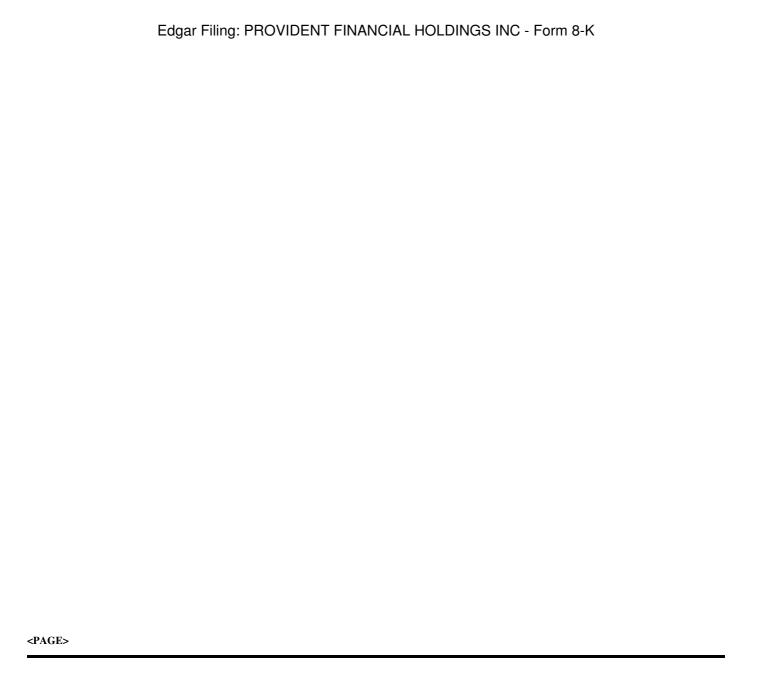
Riverside, California - February 3, 2004 - Provident Financial Holdings, Inc. ("Corporation"), NASDAQ: PROV, the holding company for Provident Savings Bank, F.S.B., announced that the Corporation posted its Financial Highlights Presentation on the Corporation's website, www.myprovident.com, under Presentations in the Investor Relations section. A copy of the Presentation follows.





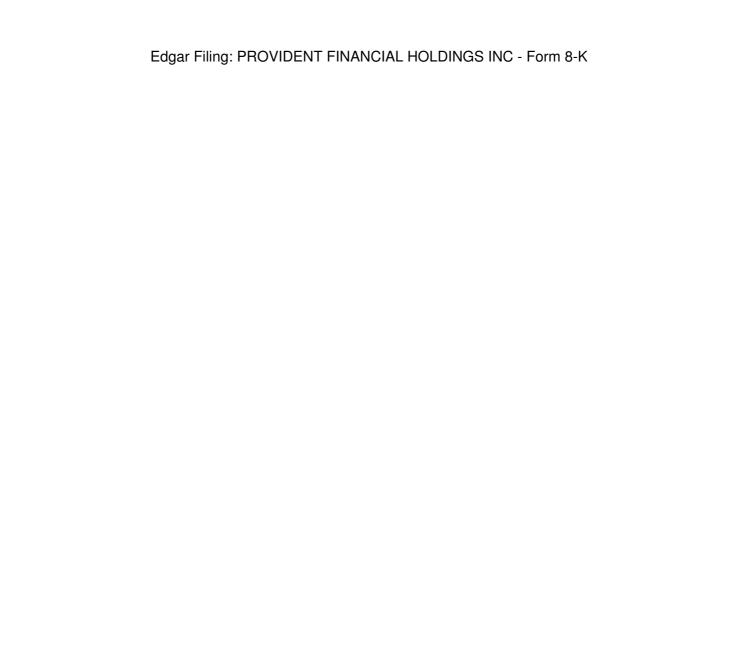


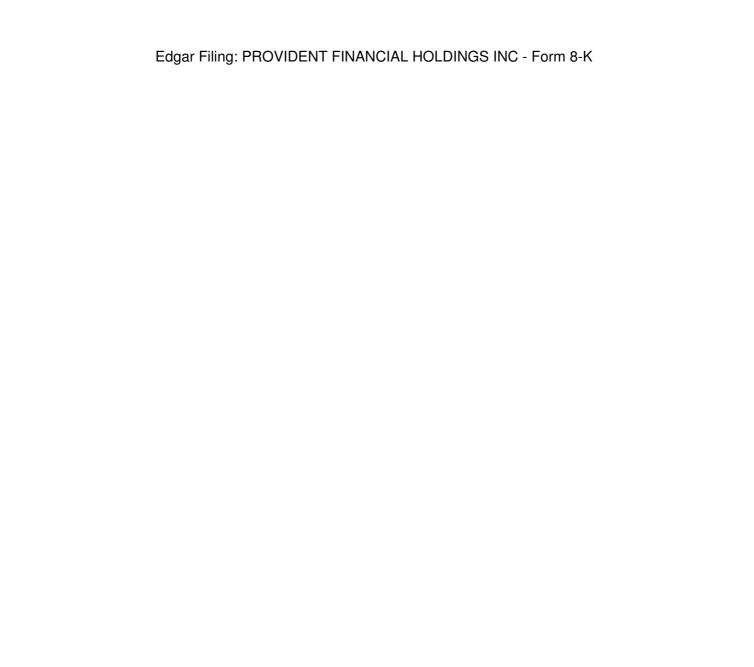


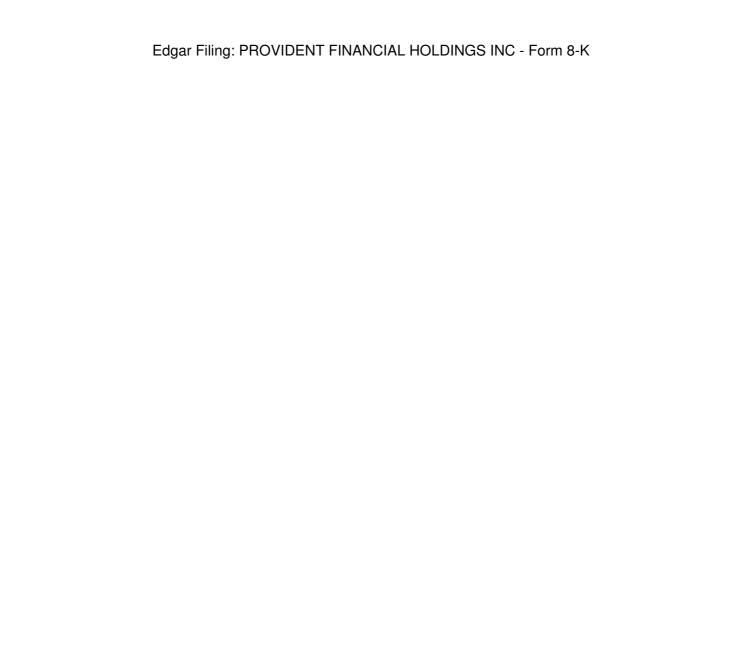


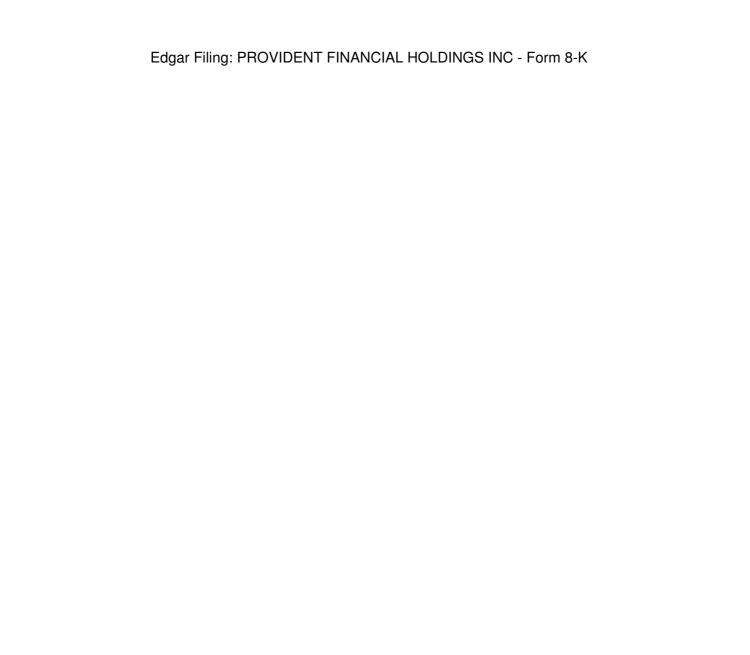




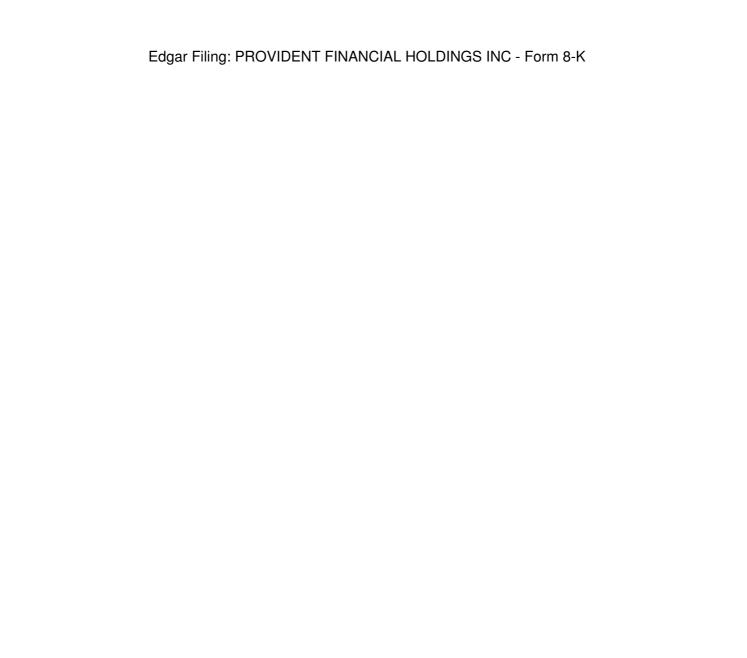


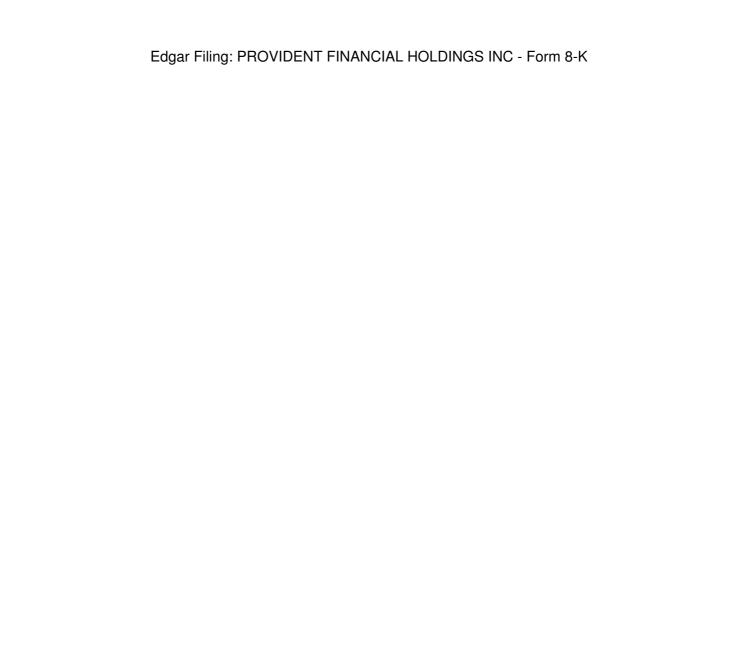




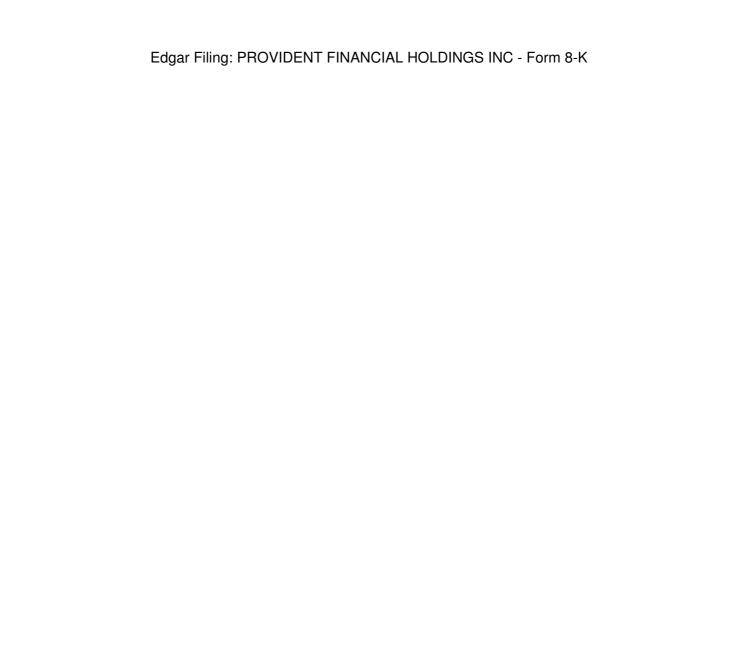


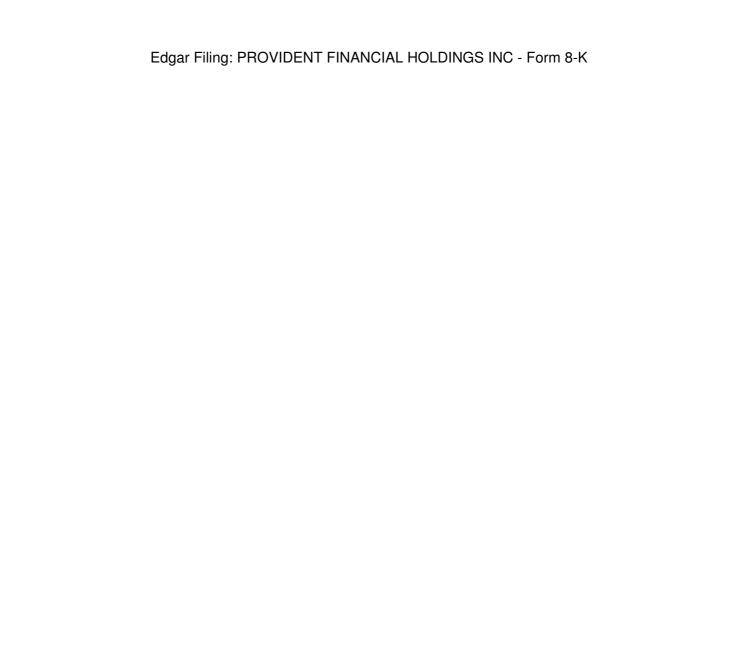


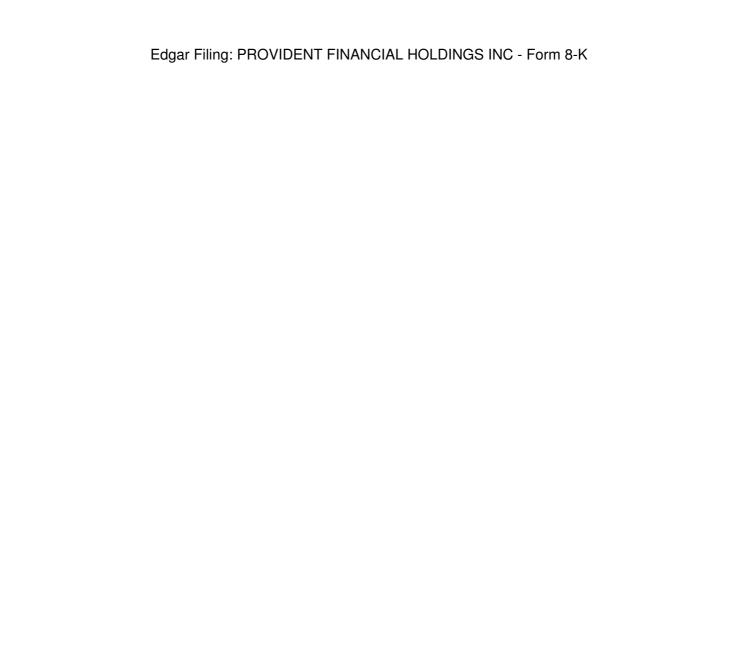




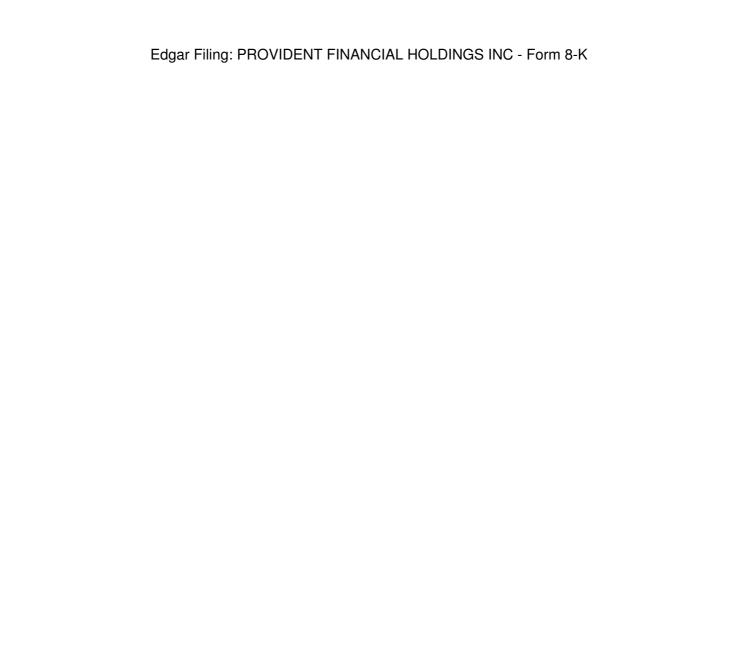


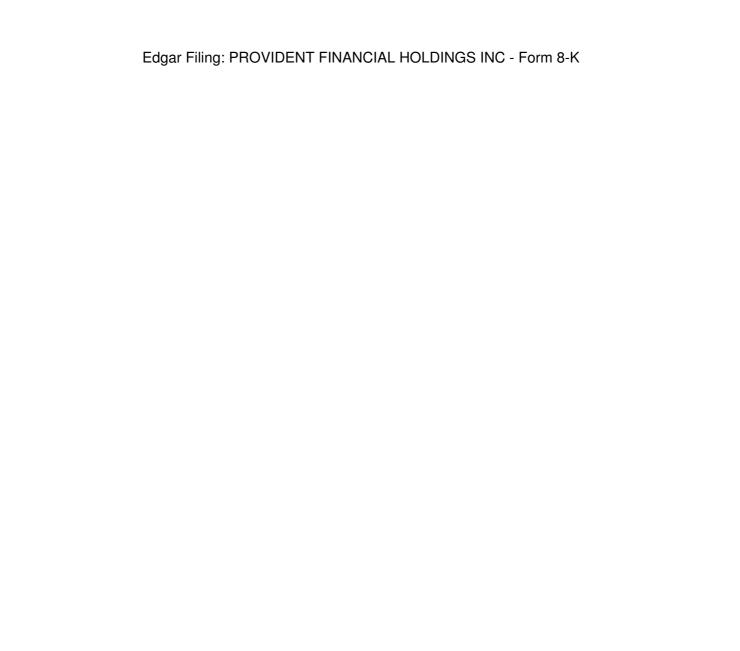


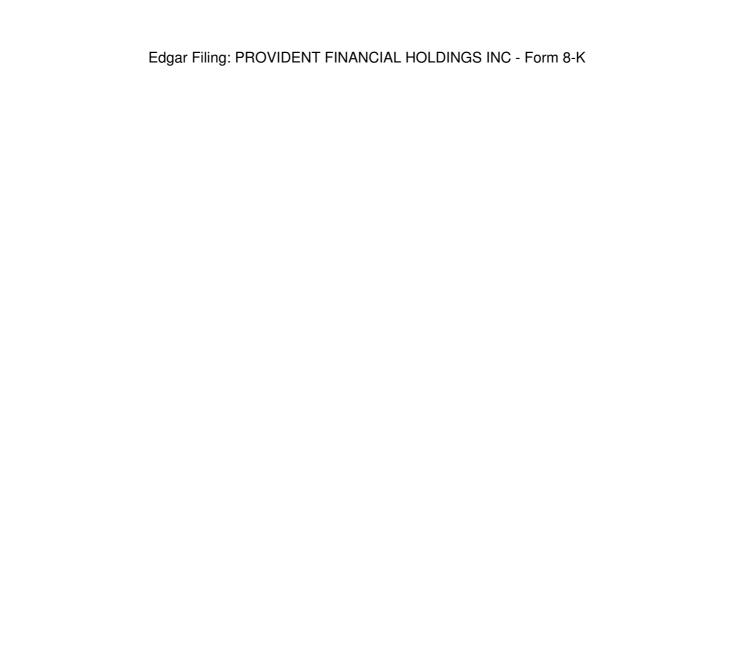


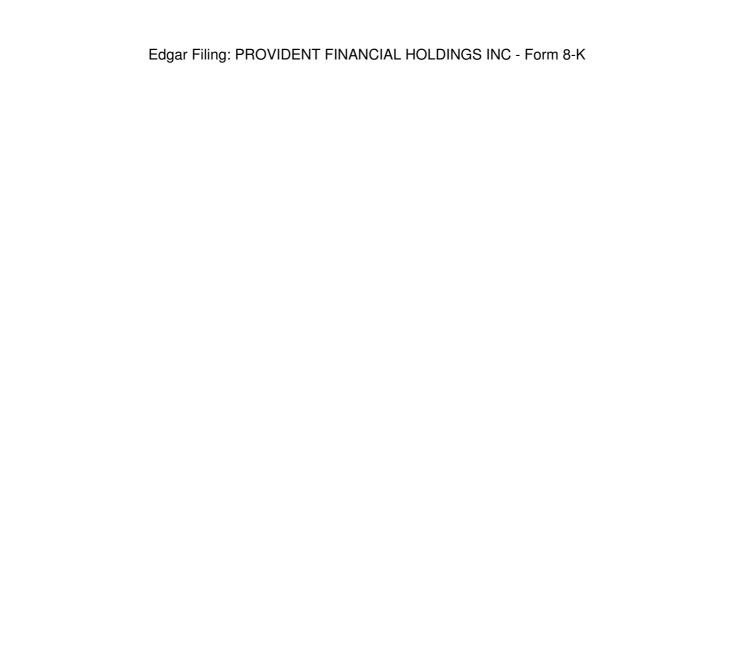






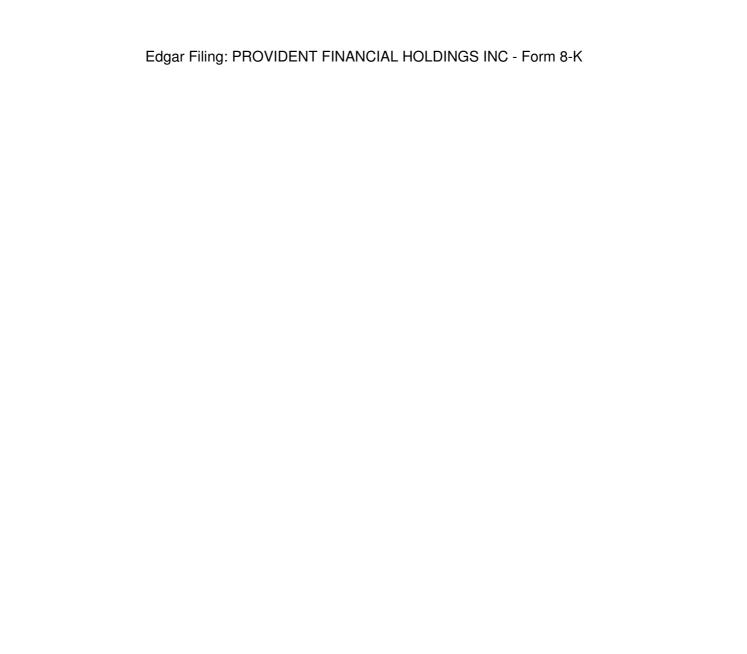


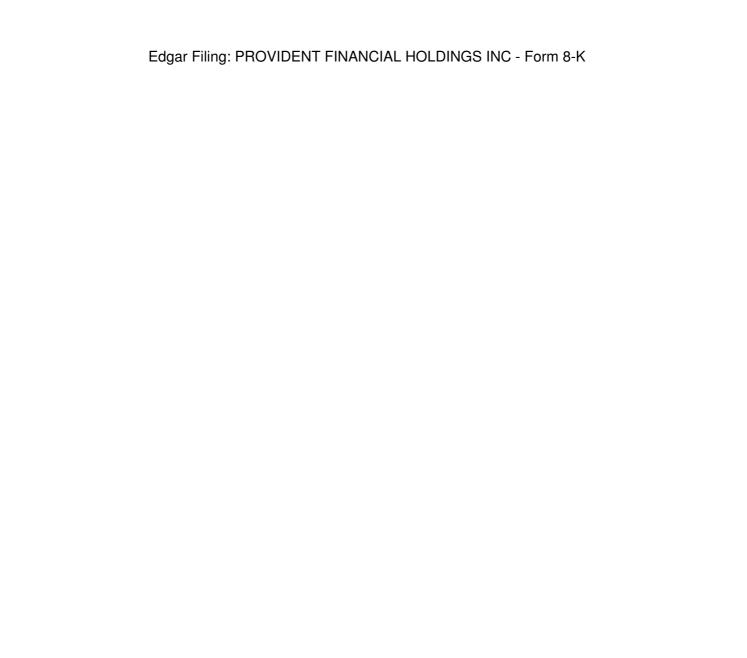




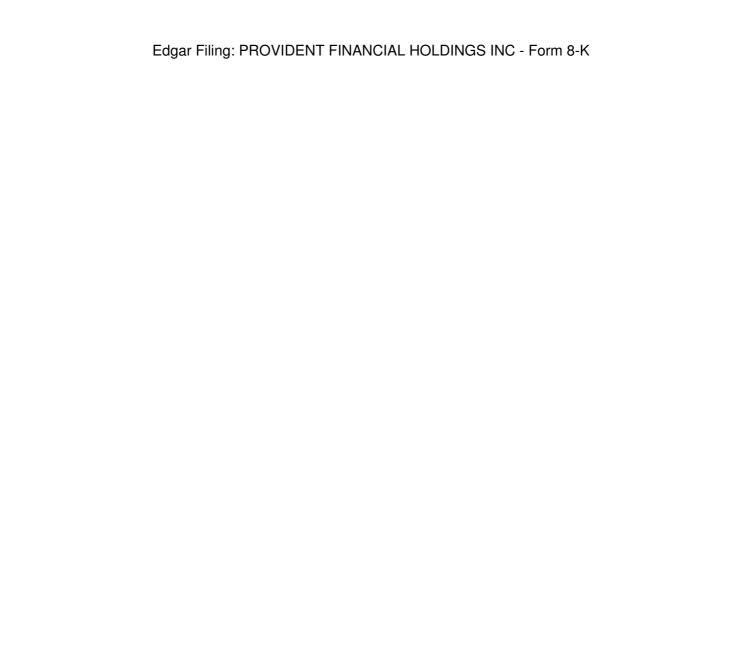


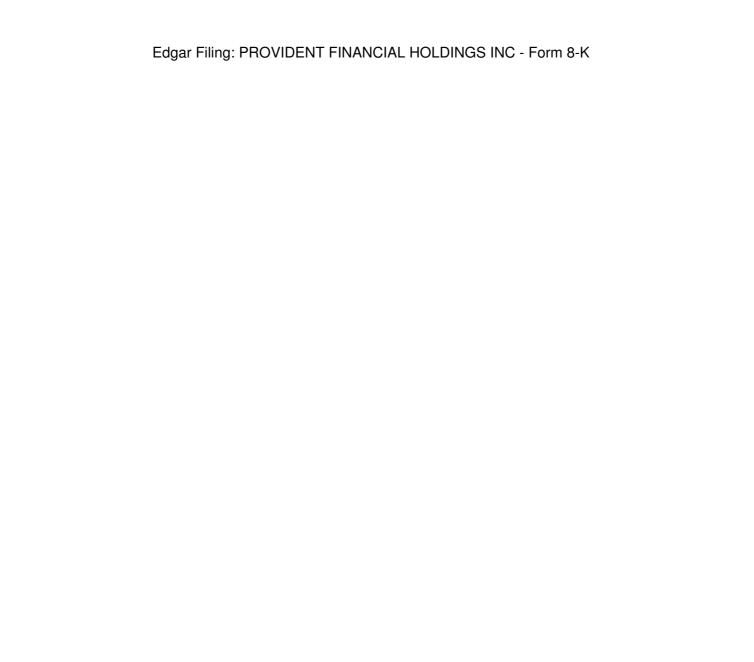


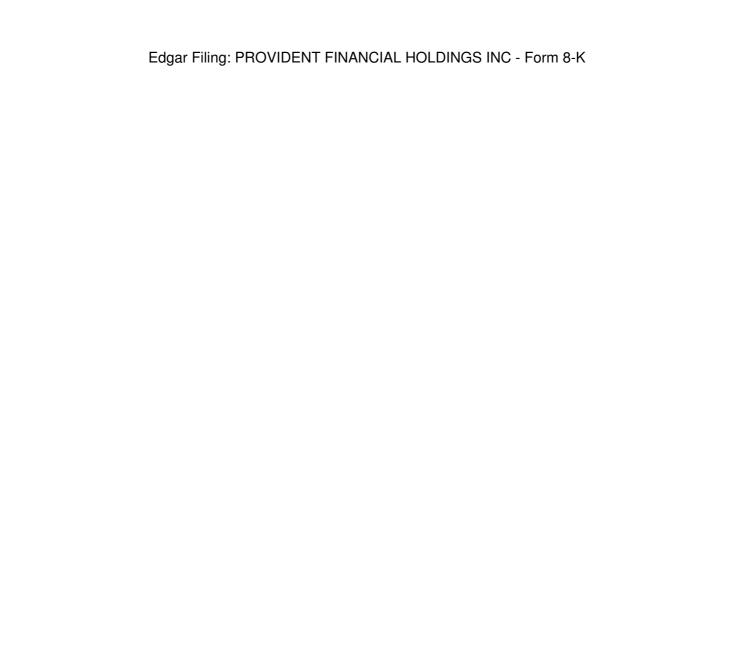


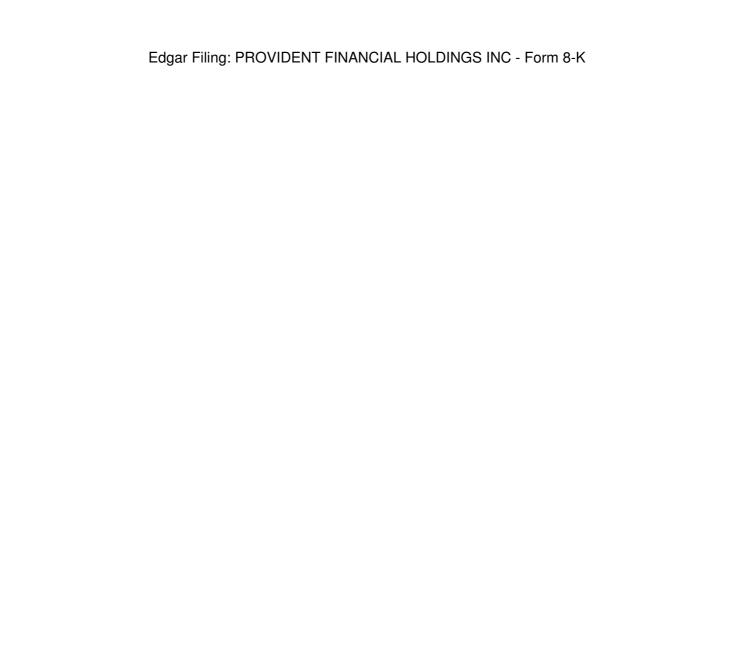


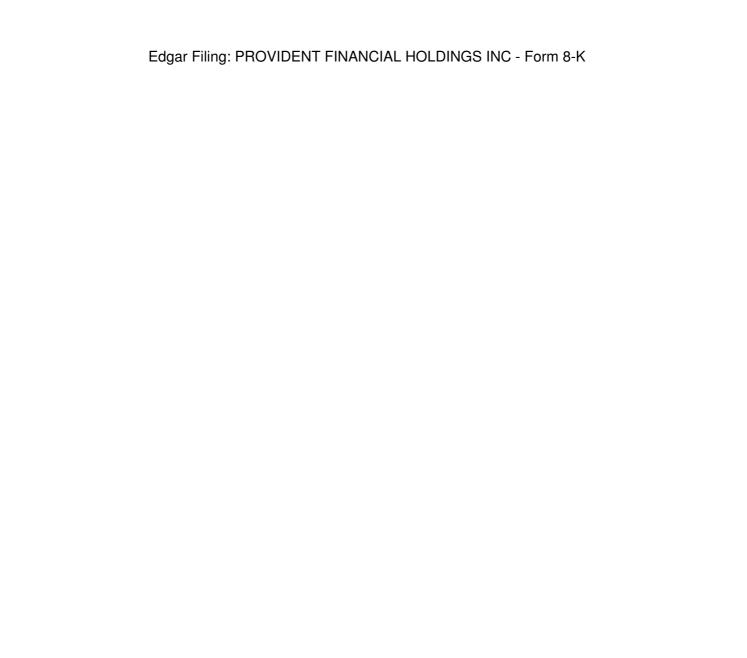






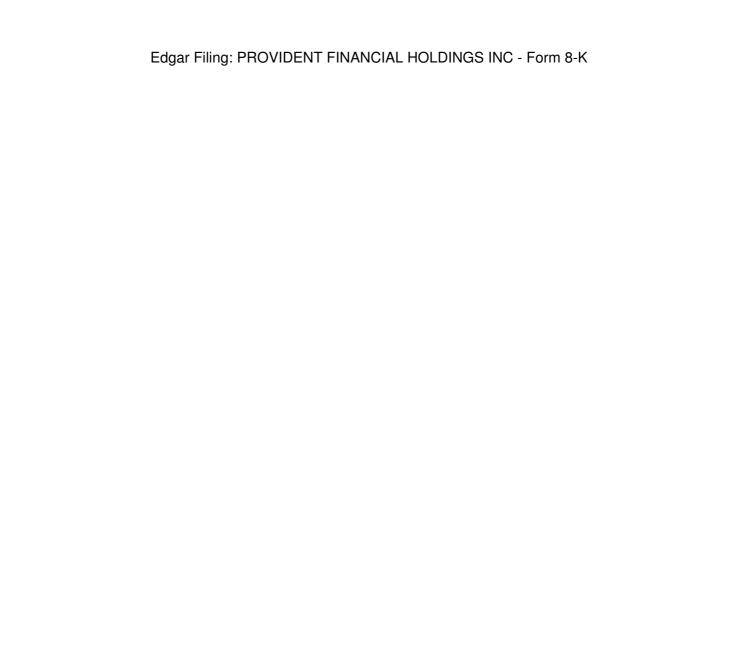


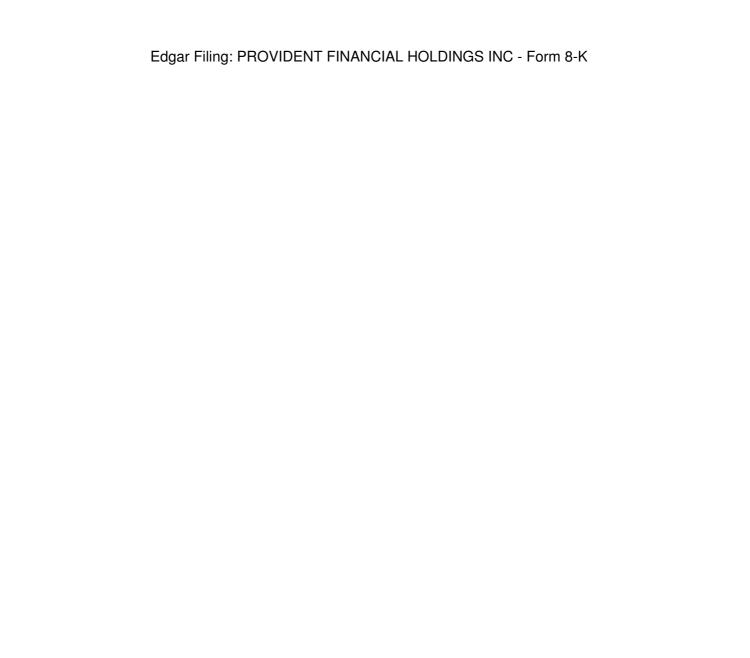








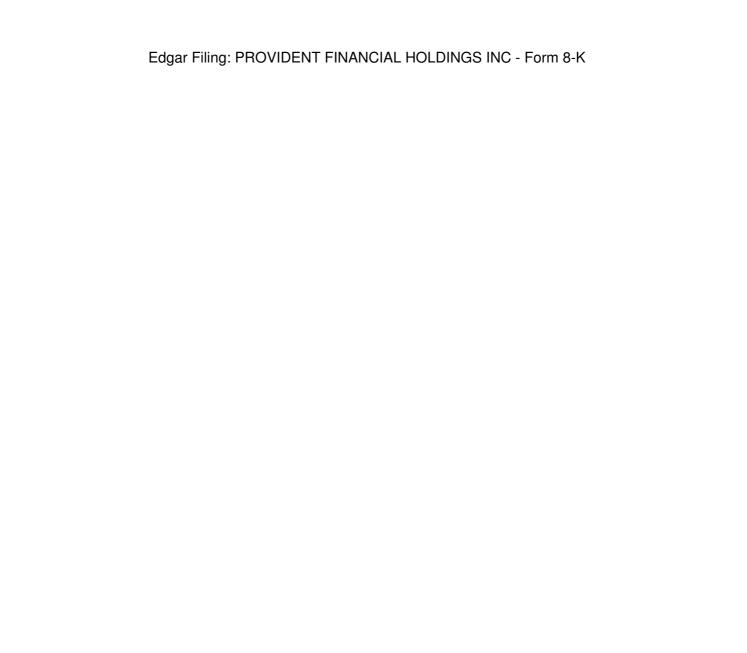


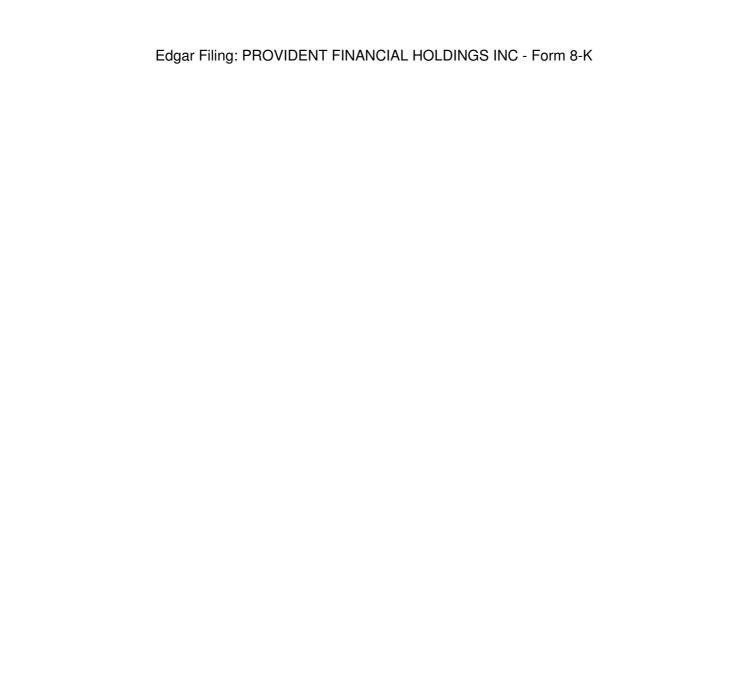


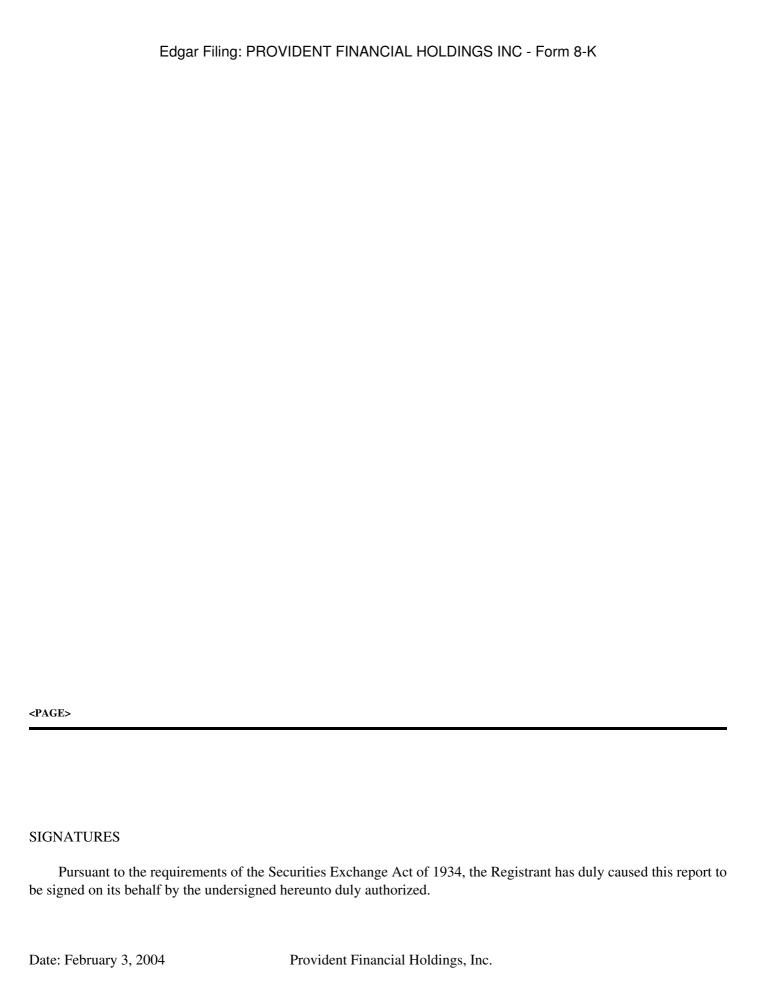












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/s/ Donavon P. Ternes

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