

PROVIDENT FINANCIAL HOLDINGS INC

Form 8-K/A

July 26, 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): July 26, 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 - July 26, 2004 - Provident Financial Holdings, Inc. ("Corporation"), NASDAQ: PROV, the holding company for Provident Savings Bank, F.S.B., announced that the Corporation amended Page 2 of the Financial Highlights Presentation ("Presentation") on the Corporation's website, www.myprovident.com, in the Investor Relations section under Presentations. The Presentation has been amended to describe EPS (ttm) of \$2.09 in accordance with its Press Release and Form 8-K dated July 22, 2004. The original Presentation was furnished to the Securities and Exchange Commission on Form 8-K on July 23, 2004, and is amended by this Form 8-K/A. A copy of Page 2 of the Presentation follows.

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: July 26, 2004

Provident Financial Holdings, Inc.

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

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