

PROVIDENT FINANCIAL HOLDINGS INC
Form 8-K
September 07, 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): September 7, 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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Section 7 - Regulation FD

Item 7.01 Regulation FD Disclosure.

(c) Exhibits

99.1 News Release of Provident Financial Holdings, Inc. dated September 7, 2004.

99.2 Presentation at the West Coast Super-Community Bank Investor Conference.

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits.

On September 7, 2004, Provident Financial Holdings, Inc. (Corporation), the holding company for Provident Savings Bank, F.S.B., announced that investors can access the Corporation's presentation at the West Coast Super-Community Bank Investor Conference through the Corporation's website. A copy of the news release is attached hereto as Exhibit 99.1, which is incorporated herein by reference. The presentation is scheduled for Thursday, September 9, 2004 at 9:10 a.m. (Pacific). The presentation materials are available on the Corporation's website, www.myprovident.com, in the Investor Relations section under Presentations and is also attached hereto as Exhibit 99.2. The webcast link to hear the presentation, either live or a rebroadcast, is also available in the Presentations section by clicking on the West Coast Super-Community Bank Investor Conference Webcast link.

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: September 7, 2004 Provident Financial Holdings, Inc.

/s/ Donavon P. Ternes

Donavon P. Ternes

Chief Financial Officer

(Principal Financial and Accounting Officer)

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Exhibit 99.1

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

NEWS RELEASE

**PROVIDENT FINANCIAL HOLDINGS, INC.
PROVIDES WEBCAST INSTRUCTIONS FOR THE WEST COAST
SUPER-COMMUNITY BANK INVESTOR CONFERENCE**

Riverside, Calif. September 7, 2004 Provident Financial Holdings, Inc. (Company), Nasdaq: PROV, the holding company for Provident Savings Bank, F.S.B., today announced that investors can access the Company's presentation at the West Coast Super-Community Bank Investor Conference through the Company's website.

Craig G. Blunden, Chief Executive Officer and Donavon P. Ternes, Chief Financial Officer, are scheduled to present an overview of the Company and discuss the Company's performance for the fiscal year ending June 30, 2004 at 9:10 a.m. (Pacific) on Thursday, September 9

th. The presentation materials are available on the Company's website, www.myprovident.com, in the Investor Relations section under Presentations. The webcast link to hear the presentation, either live or a rebroadcast, is also available in the Presentations section by clicking on the West Coast Super-Community Bank Investor Conference Webcast link.

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

Exhibit 99.2

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