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PROVIDENT FINANCIAL HOLDINGS INC Form 8-K/A February 10, 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): February 3, 2004

PROVIDENT FINANCIAL HOLDINGS, INC.

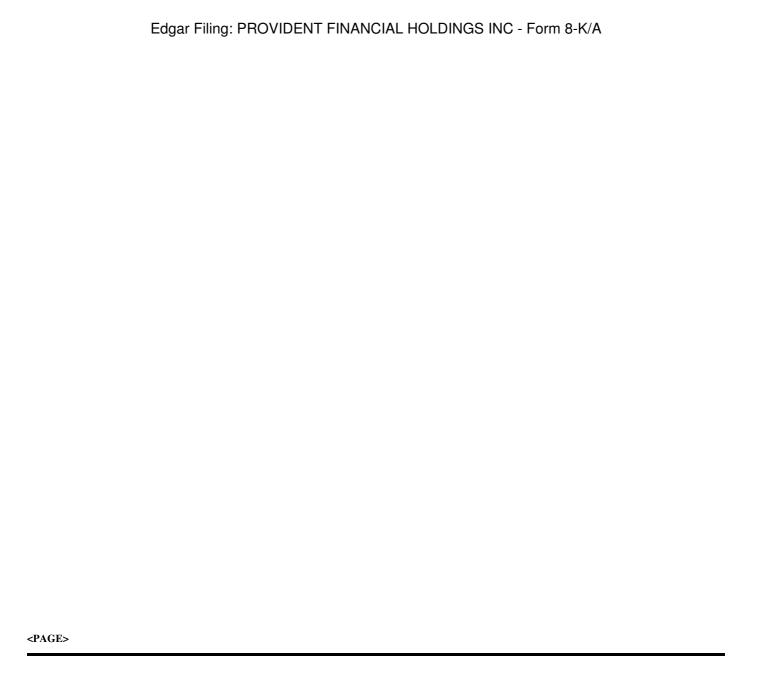
(Exact name of registrant as specified in its charter)

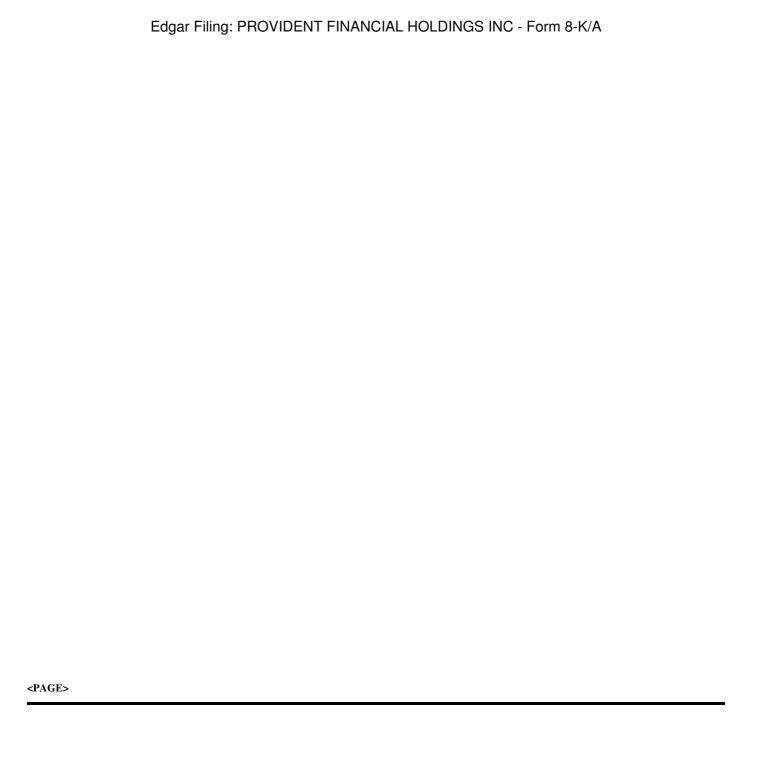
Delaware	000-28304	33-0704889
(State or other jurisdiction of incorporation)	(File number)	(I.R.S. Employer Identification No.)
3756 Central Avenue, Riverside, Cal	lifornia	
(Address of principal executive office)92506	
	(Zip Code)	
Registrant's telephone number, including	area code: <u>(909) 686-6060</u>	
(Former nam	e or former address, if changed s	since last report)

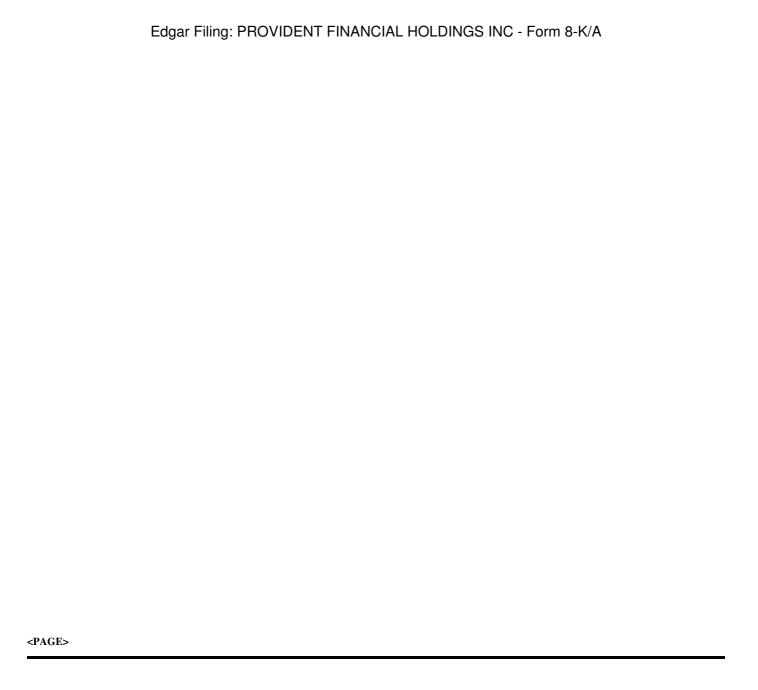
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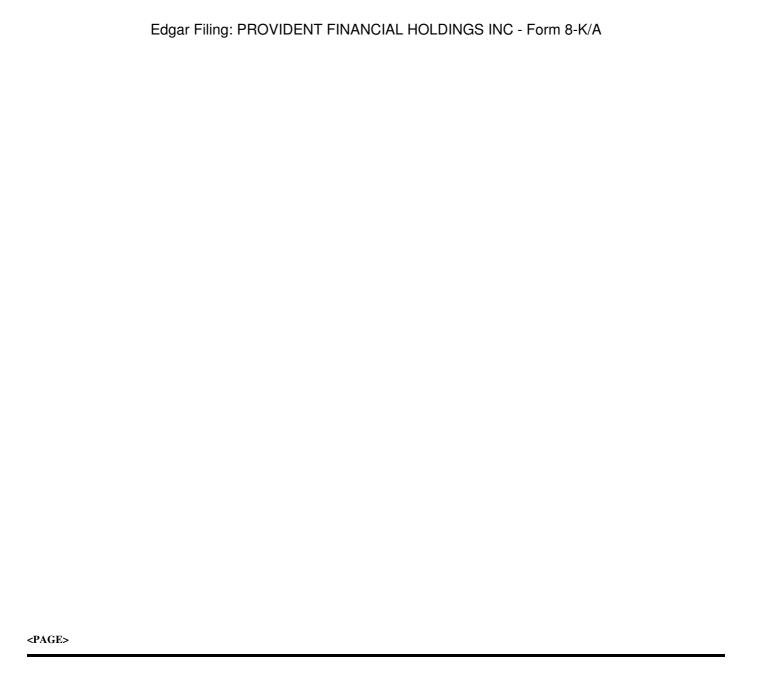
Item 9. REGULATION FD DISCLOSURE

Riverside, California - February 10, 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 amended for the 3-for-2 stock split announced on December 19, 2003. Also, certain slides were updated with additional information. The Presentation can be found on the Corporation's website, www.myprovident.com, under Presentations in the Investor Relations section. The original Presentation was furnished to the Securities and Exchange Commission of Form 8-K on February 3, 2004, and is amended by this Form 8-K/A. A copy of the revised Presentation follows.

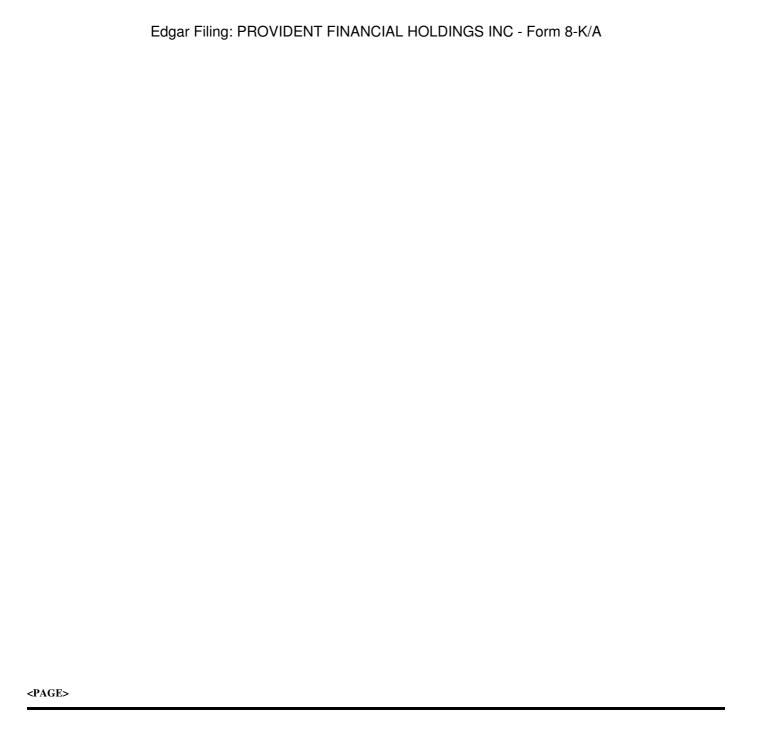


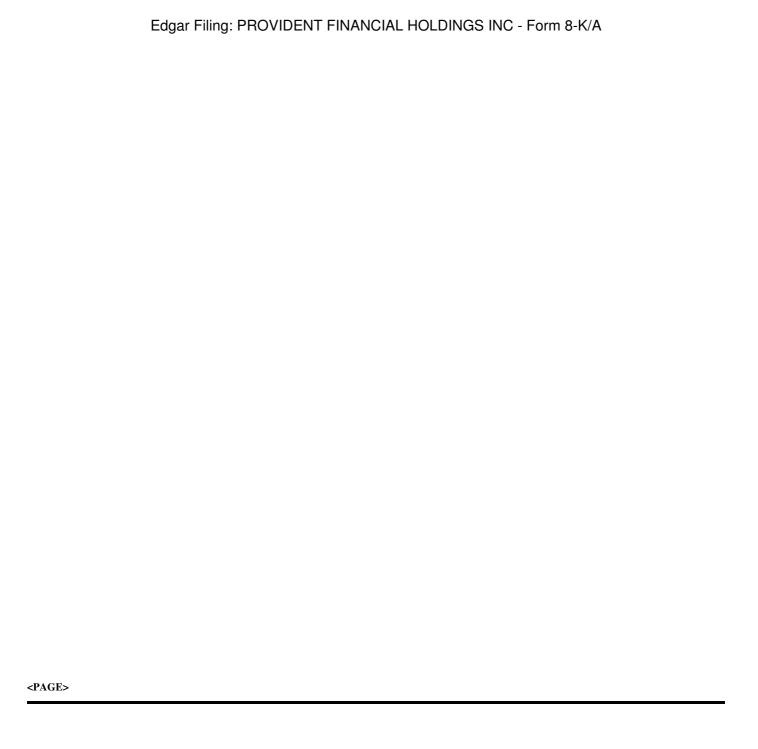








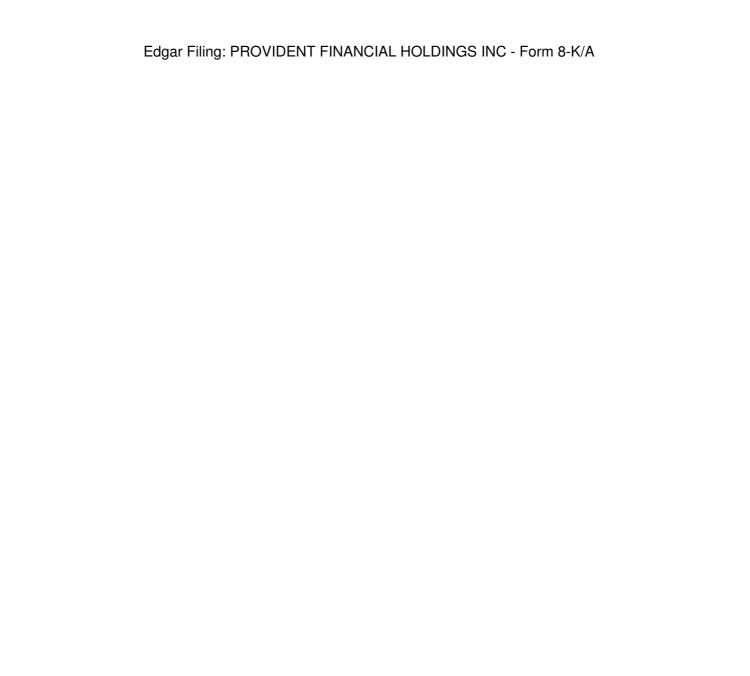




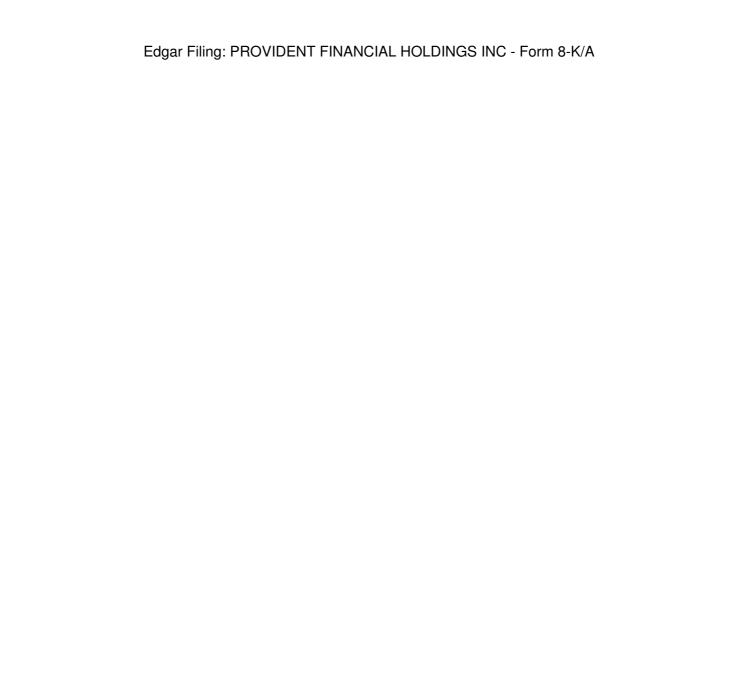


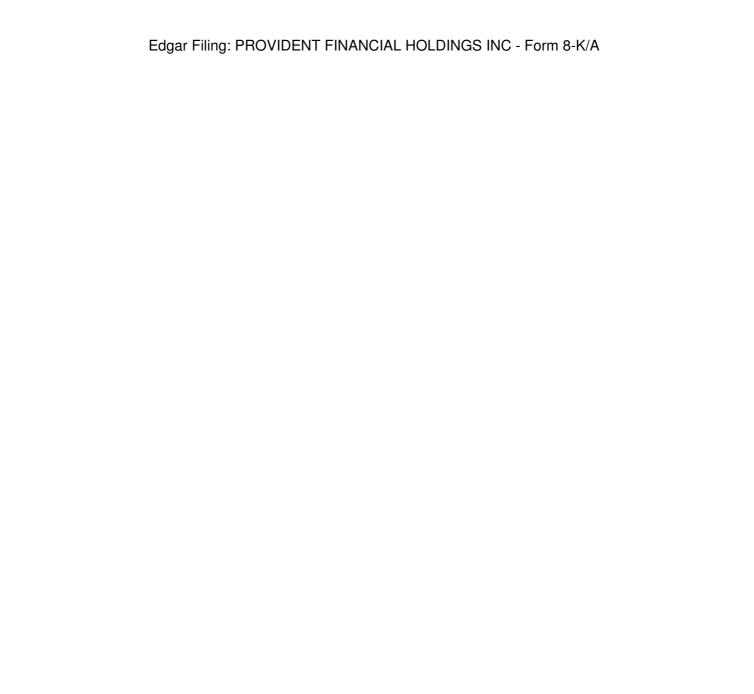


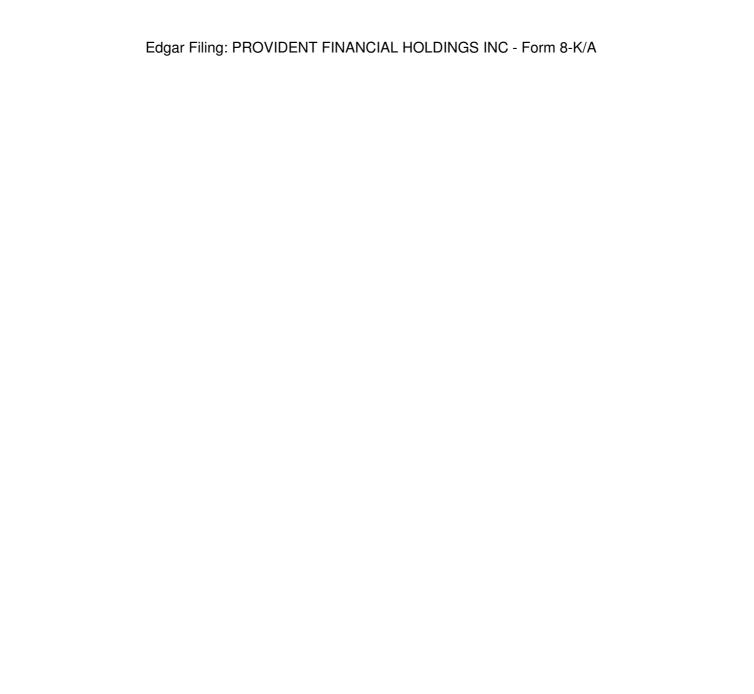




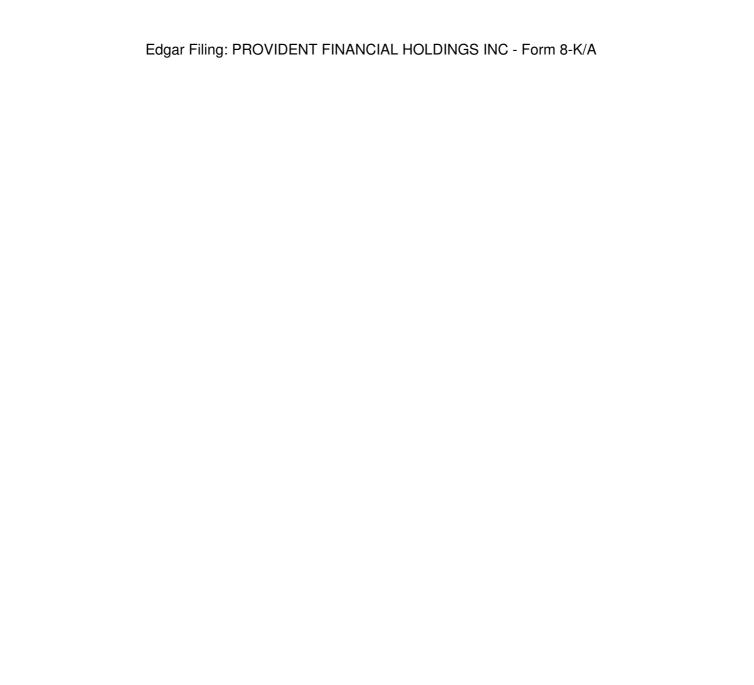




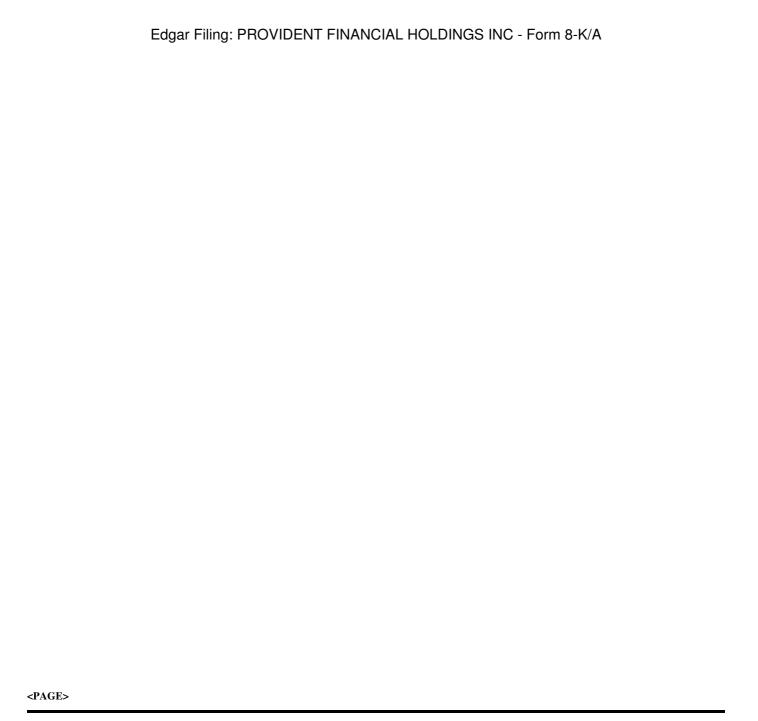




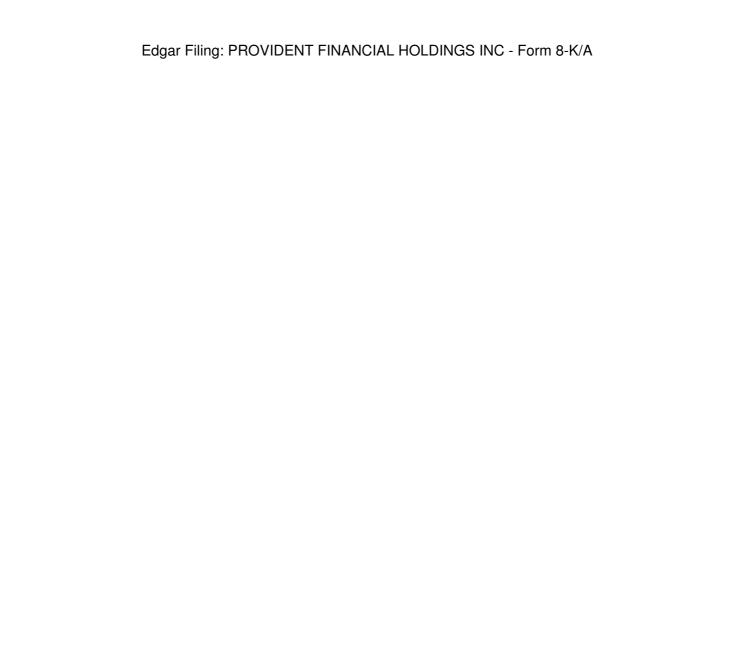




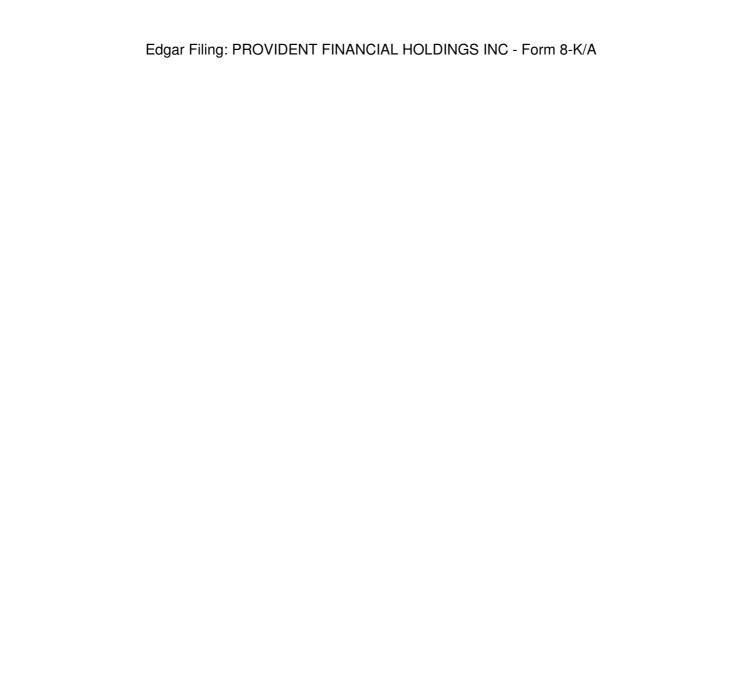




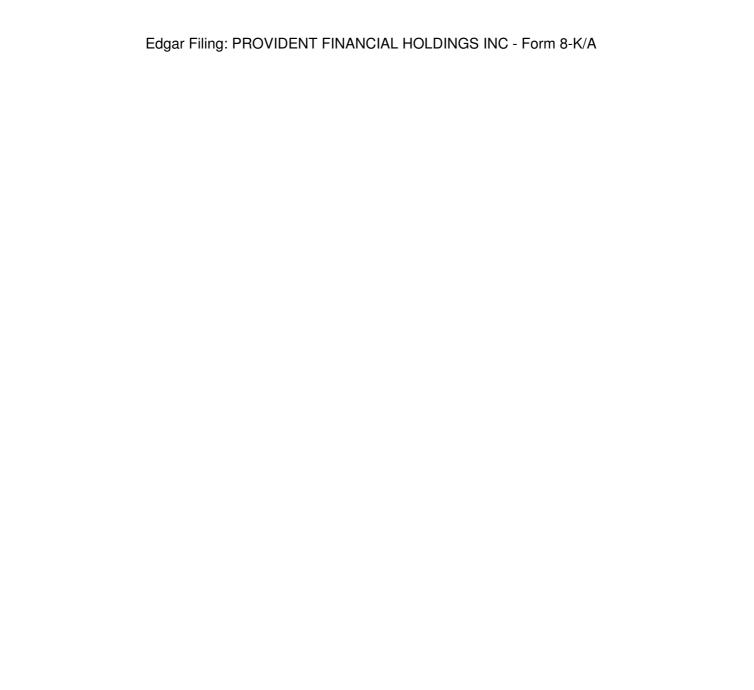


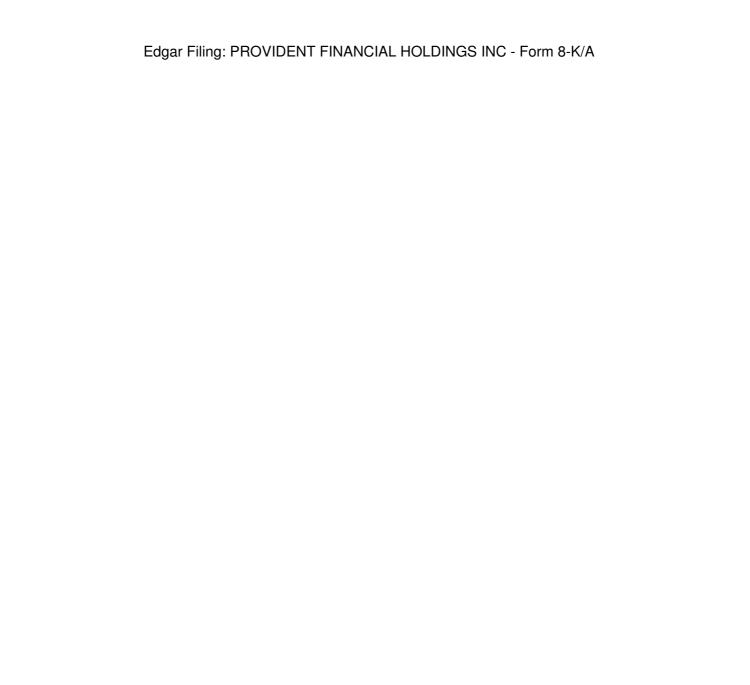








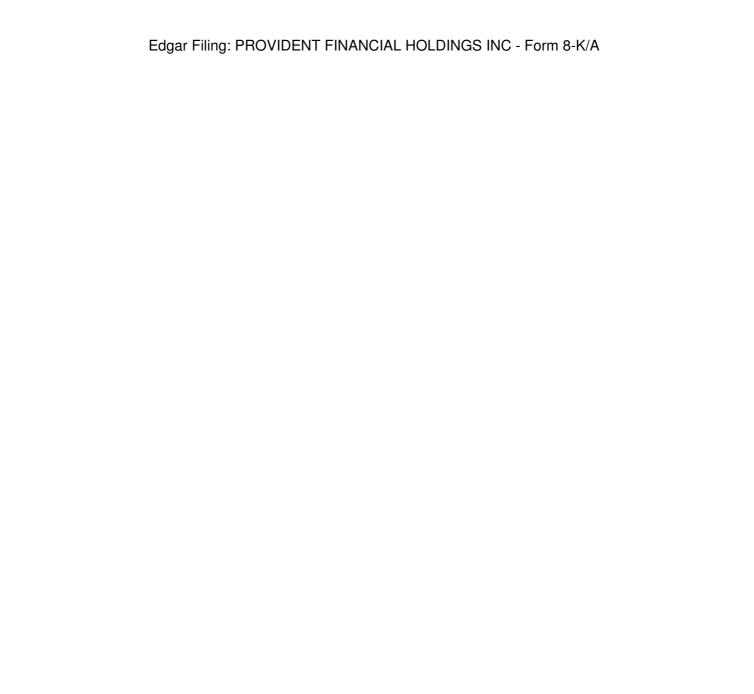


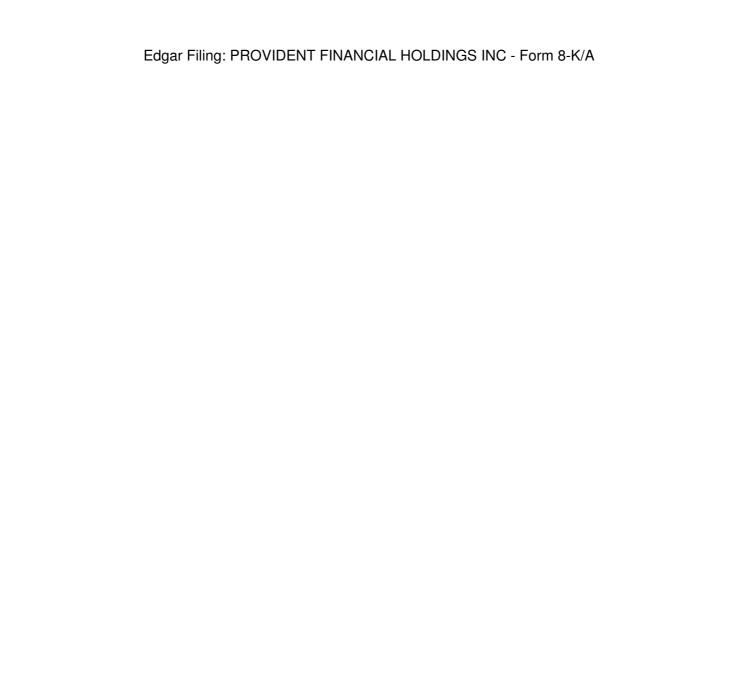






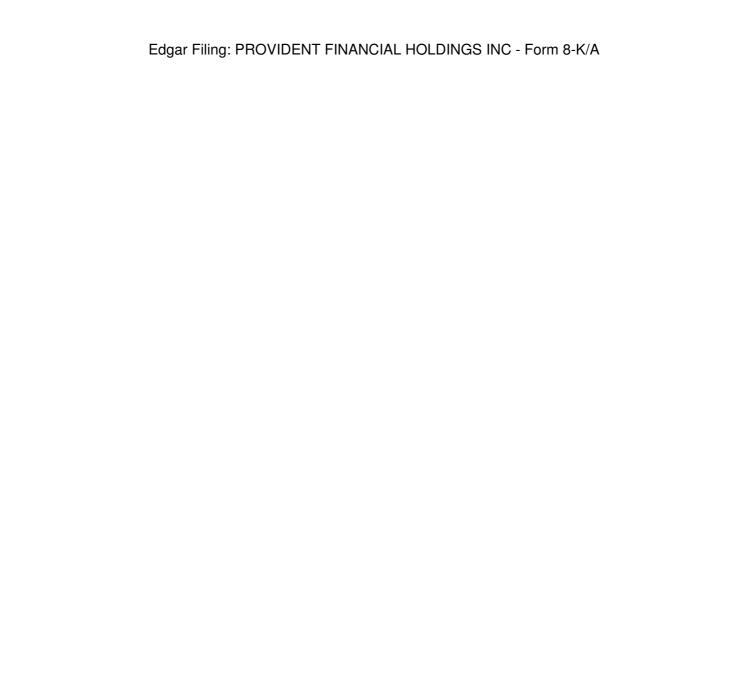




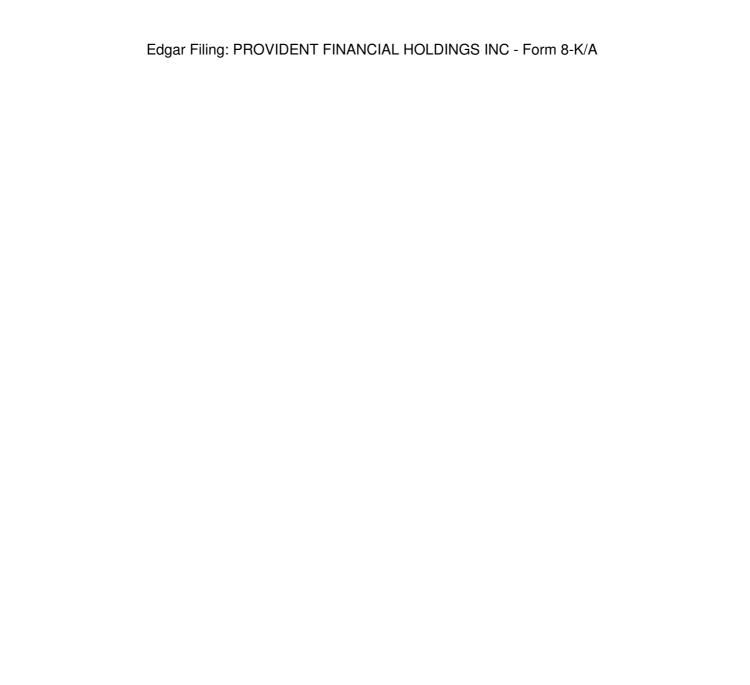






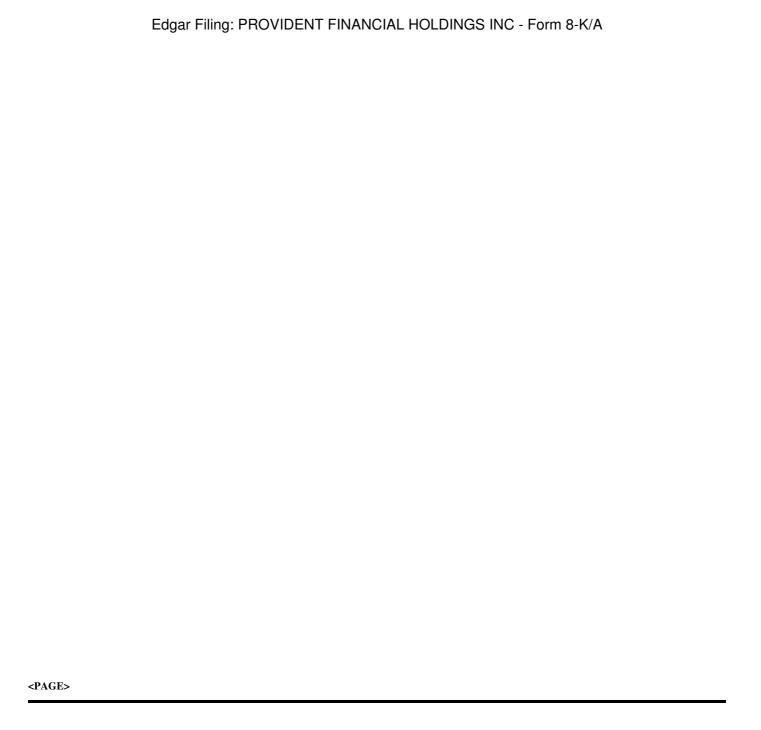


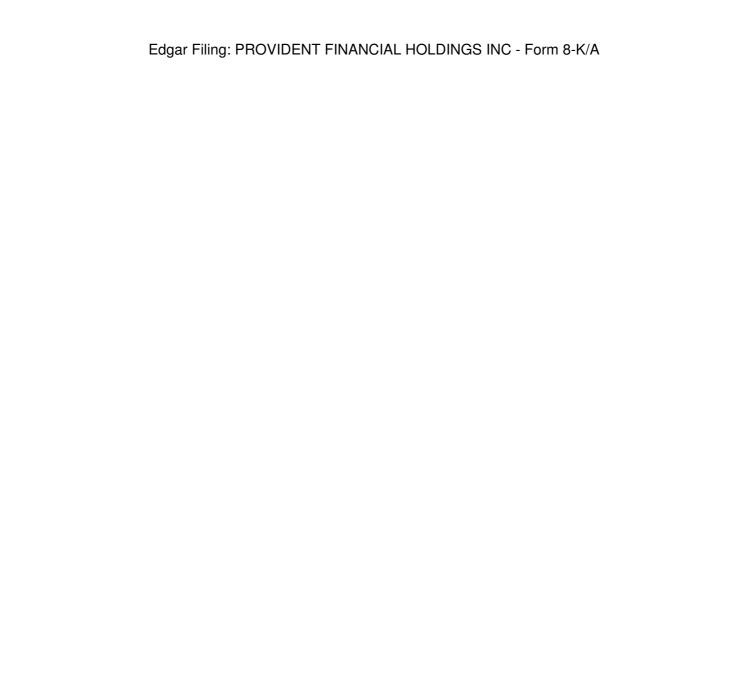


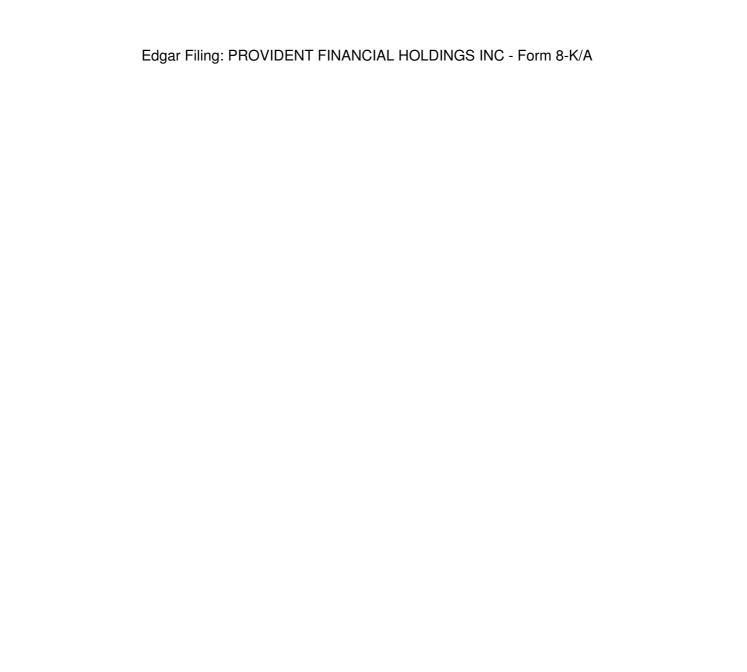




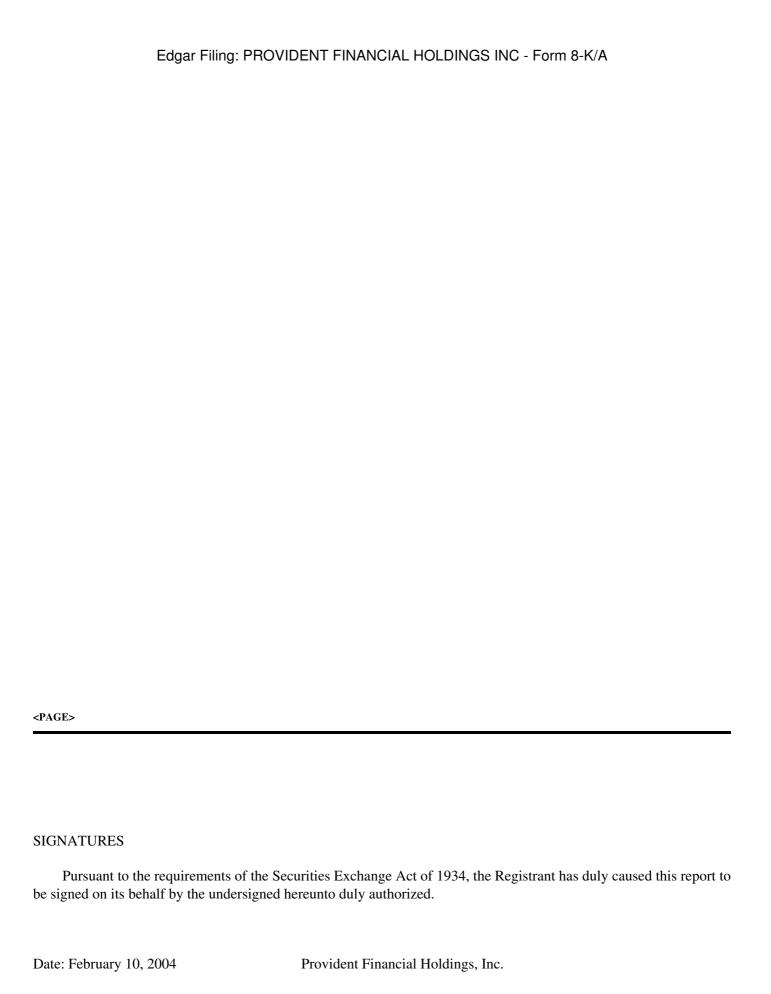












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/s/ Donavon P. Ternes

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