

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
February 17, 2006

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 17, 2006**

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

|   |                             |   |
|---|-----------------------------|---|
| Delaware  | 000-28304                   | 33-0704889                              |
| (State or other jurisdiction<br>of incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

|  |            |
|--|------------|
| 3756 Central Avenue, Riverside, California | 92506      |
| (Address of principal executive offices)   | (Zip Code) |

Registrant's telephone number, including area code: **(951) 686-6060**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions.

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure.

On February 17, 2006, 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 2006 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 Wednesday, February 22, 2006 at 8:45 a.m. (Pacific). The presentation materials are available on the Corporation's website, [www.myprovident.com](http://www.myprovident.com), in the Investor Relations section under Presentations and are also attached hereto as Exhibit 99.2. The webcast link to hear the presentation, either live or as a rebroadcast, is also available in the Presentations section by clicking on the 2006 America's Community Bankers Community Bank Investor Conference Webcast link.

Item 9.01 Financial Statements and Exhibits.

- (c) Exhibits
  - 99.1 News Release of Provident Financial Holdings, Inc. on 2006 Community Bank Investor Conference dated February 17, 2006.
  - 99.2 2006 Community Bank Investor Conference Presentation

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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: February 17, 2006

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  
2006 COMMUNITY BANK INVESTOR CONFERENCE  
SPONSORED BY AMERICA'S COMMUNITY BANKERS**

Riverside, Calif. - February 17, 2006 - 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 2006 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 first half of fiscal 2006 at 8:45 a.m. (Pacific) on Wednesday, February 22

nd. The presentation materials are available on the Company's website, [www.myprovident.com](http://www.myprovident.com), in the Investor Relations section under Presentations. The webcast link to hear the presentation, either live or as a rebroadcast, is also available in the Presentations section by clicking on the 2006 America's Community Bankers 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, 2005, as amended. 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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