

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
January 23, 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): **January 23, 2006**

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

Delaware	000-28304	33-0704889
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer 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))

<PAGE>

Item 7.01 Regulation FD Disclosure.

On January 23, 2006, Provident Financial Holdings, Inc. ("Corporation"), the holding company for Provident Savings Bank, F.S.B., announced that the Corporation posted its Investor Presentation on the Corporation's website, [www.myprovident.com](http://www.myprovident.com), under Presentations in the Investor Relations section. A copy of the Investor Presentation is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

99.1 Investor Presentation of Provident Financial Holdings, Inc.

<PAGE>

---

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: January 23, 2006

PROVIDENT FINANCIAL HOLDINGS, INC.

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

<PAGE>

---

EXHIBIT 99.1

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---

<PAGE>

---