

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
February 01, 2008

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 31, 2008**

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

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

3756 Central Avenue, Riverside, California (Address of principal executive offices)	92506 (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 8.01 Other Events

Provident Financial Holdings, Inc. (the "Corporation") announced on January 31, 2008 that the Corporation's Board of Directors declared a quarterly cash dividend of \$0.18 per share on the Corporation's outstanding shares of

Edgar Filing: PROVIDENT FINANCIAL HOLDINGS INC - Form 8-K

common stock. Shareholders of record at the close of business on February 25, 2008 will be entitled to receive the cash dividend. The cash dividend will be payable on March 21, 2008. The news release announcing the cash dividend is attached as Exhibit 99.1 and incorporated by reference herein.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99.1 News Release regarding the quarterly cash dividend of Provident Financial Holdings, Inc. dated January 31, 2008.

<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: February 1, 2008

PROVIDENT FINANCIAL HOLDINGS, INC.

/s/ Craig G. Blunden

Craig G. Blunden  
Chairman, President and Chief Executive Officer  
(Principal Executive Officer)

/s/ Donavon P. Ternes

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

EXHIBIT 99.1

<PAGE>

3756 Central Avenue  
Riverside, CA 92506  
(951) 686-6060

**NEWS RELEASE**

PROVIDENT FINANCIAL HOLDINGS  
ANNOUNCES QUARTERLY CASH DIVIDEND

Riverside, Calif. - January 31, 2008 - Provident Financial Holdings, Inc. ("Company"), NASDAQ GS: PROV, the holding company for Provident Savings Bank, F.S.B., today announced that the Company's Board of Directors declared a quarterly cash dividend of \$0.18 per share. Shareholders of the Company's common stock at the close of business on February 25, 2008 will be entitled to receive the cash dividend. The cash dividend will be payable on March 21, 2008.

#### Safe-Harbor Statement

Certain matters in this Press Release 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, 2007. 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	Donavon P. Ternes
	Chairman, President & CEO	Chief Operating Officer & Chief Financial Officer

<PAGE>