PROVIDENT FINANCIAL HOLDINGS INC

Form 8-K April 25, 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): April 24, 2008

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

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

[] 230.4	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 425)
[] 240.1	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 14a-12)
[] Act	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange
	(17 CFR 240.14d-2(b))
[] Act	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange
	(17 CFR 240.13e-4(c))

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Item 8.01 Other Events

Provident Financial Holdings, Inc. (the "Corporation") announced on April 24, 2008 that the Corporation's Board of Directors declared a quarterly cash dividend of \$0.10 per share on the Corporation's outstanding shares of common stock. Shareholders of record at the close of business on May 19, 2008 will be entitled to receive the cash dividend. The cash dividend will be payable on June 13, 2008. The news release announcing the cash dividend is attached as Exhibit 99.1 and incorporated by reference herein.

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ı	(\mathbf{c})) Exhibits
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99.1 News Release regarding the quarterly cash dividend of Provident Financial Holdings, Inc. dated April 24, 2008.

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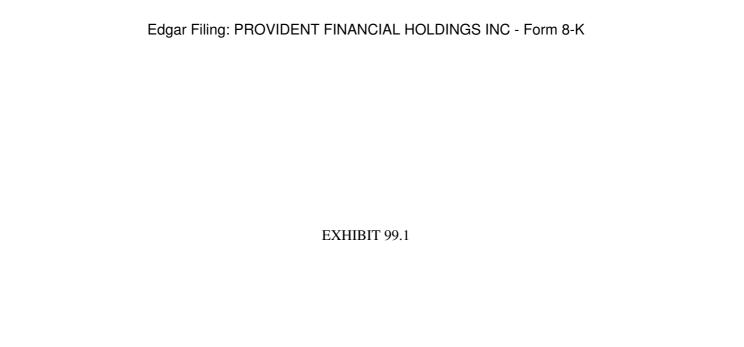
SIGNATURES

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: April 25, 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)



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

NEWS RELEASE

PROVIDENT FINANCIAL HOLDINGS ANNOUNCES QUARTERLY CASH DIVIDEND

Riverside, Calif. – April 24, 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 \$0.10 per share. Shareholders of the Company's common stock at the close of business on May 19, 2008 will be entitled to receive the cash dividend. The cash dividend will be payable on June 13, 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 and CEO Chief Operating Officer and Chief Financial Officer

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