Annual Meeting of Shareholders

November 24, 2009

PROVIDENT

Provident Financial Holdings, Inc.

PROVIDENT
Provident Financial Holdings, Inc.

Fiscal 2009 Highlights

- ✓ Net loss of $(7.4) million or EPS of negative $(1.20) per share.
- ✓ Sixth largest deposit market share in Riverside – San Bernardino according to deposit data released by the FDIC.
- ✓ Bank capital is significantly above regulatory defined "Well-Capitalized" level.
- ✓ Reduced the quarterly cash dividend in response to the challenging banking environment.

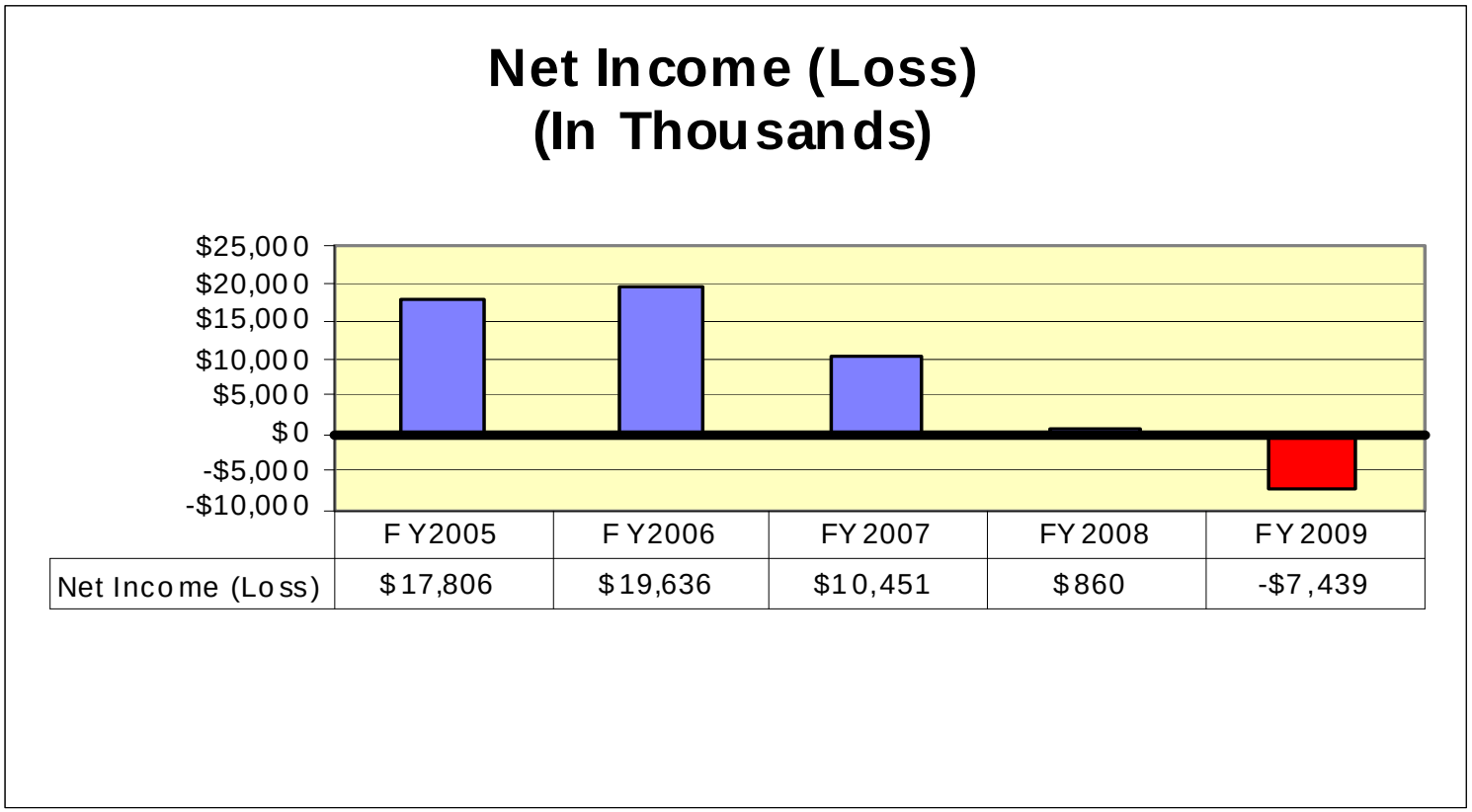
PROVIDENT
Provident Financial Holdings, Inc.

Subsequent Events

- ✓ Announced a quarterly cash dividend of $0.01 per share in July 2009 and October 2009.
- ✓ Opened a new Provident Bank Mortgage office at Indiana Avenue, Riverside.
- ✓ Filed a registration statement with the Securities and Exchange Commission for a proposed public offering of up to $46 million of common stock in an underwritten public offering.

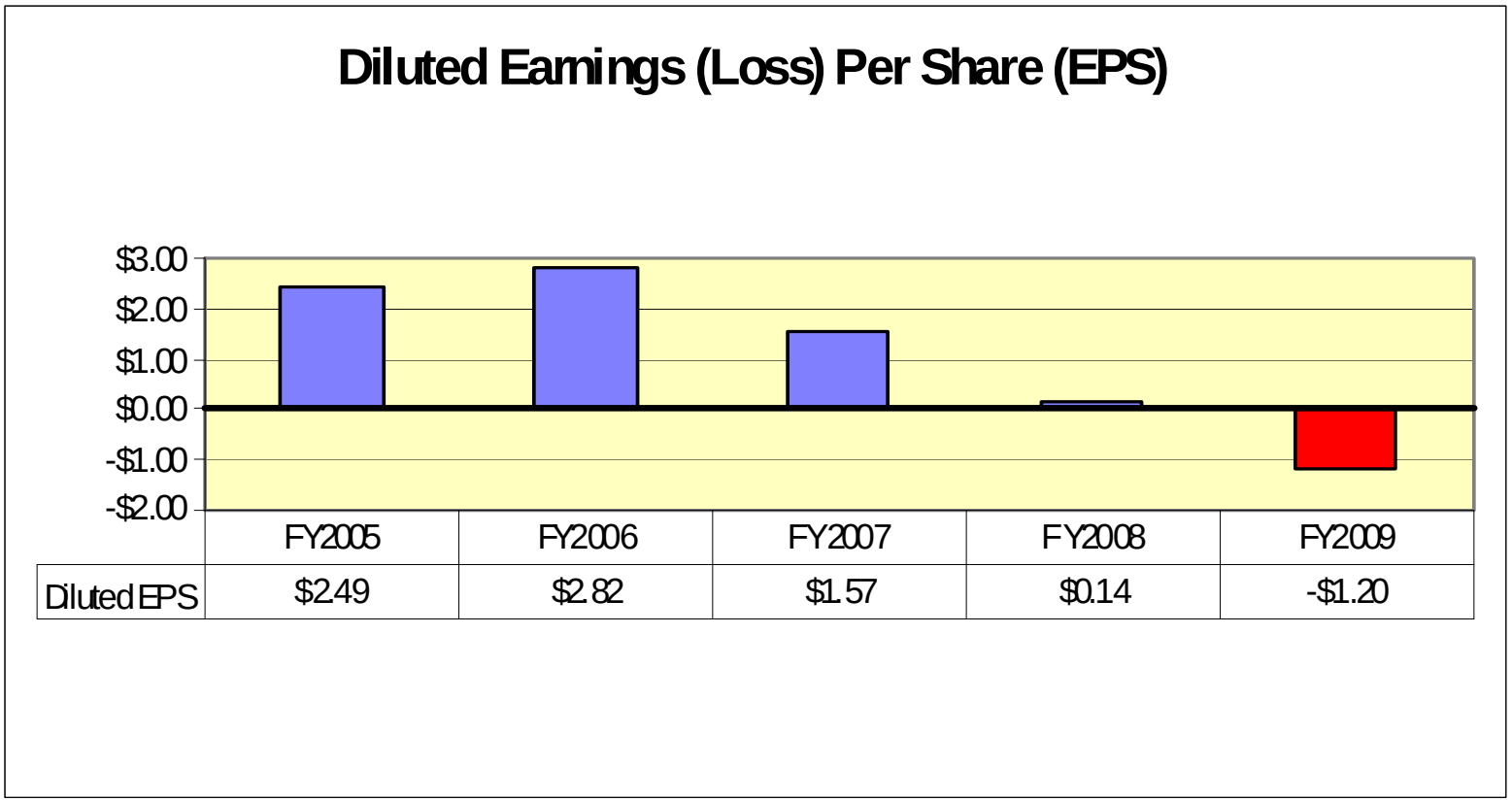
PROVIDENT
Provident Financial Holdings, Inc.

Net Income



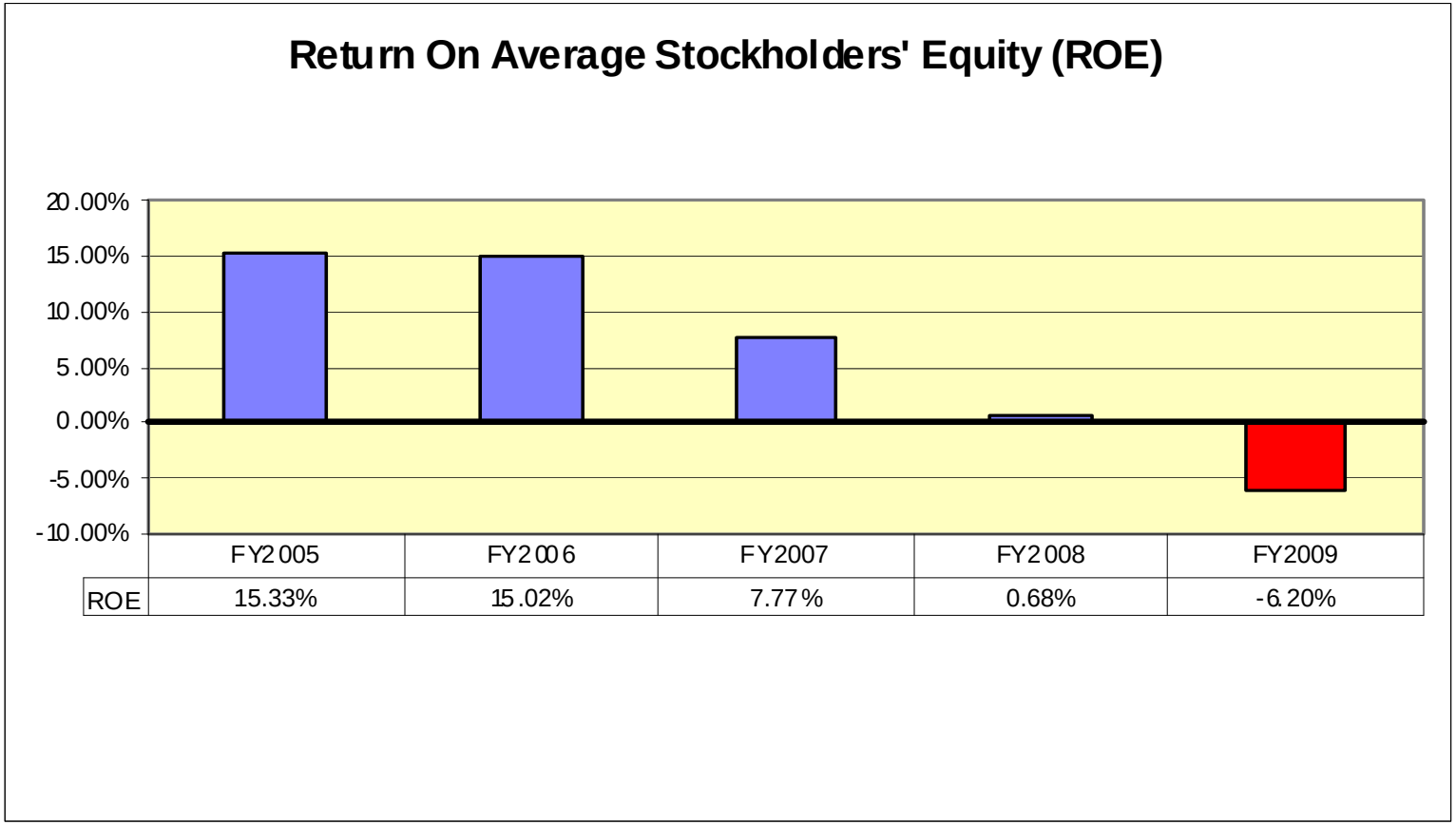
	FY2005	FY2006	FY 2007	FY 2008	FY 2009
Net Income (Loss)	$17,806	$19,636	$10,451	$860	-$7,439

Diluted Earnings Per Share



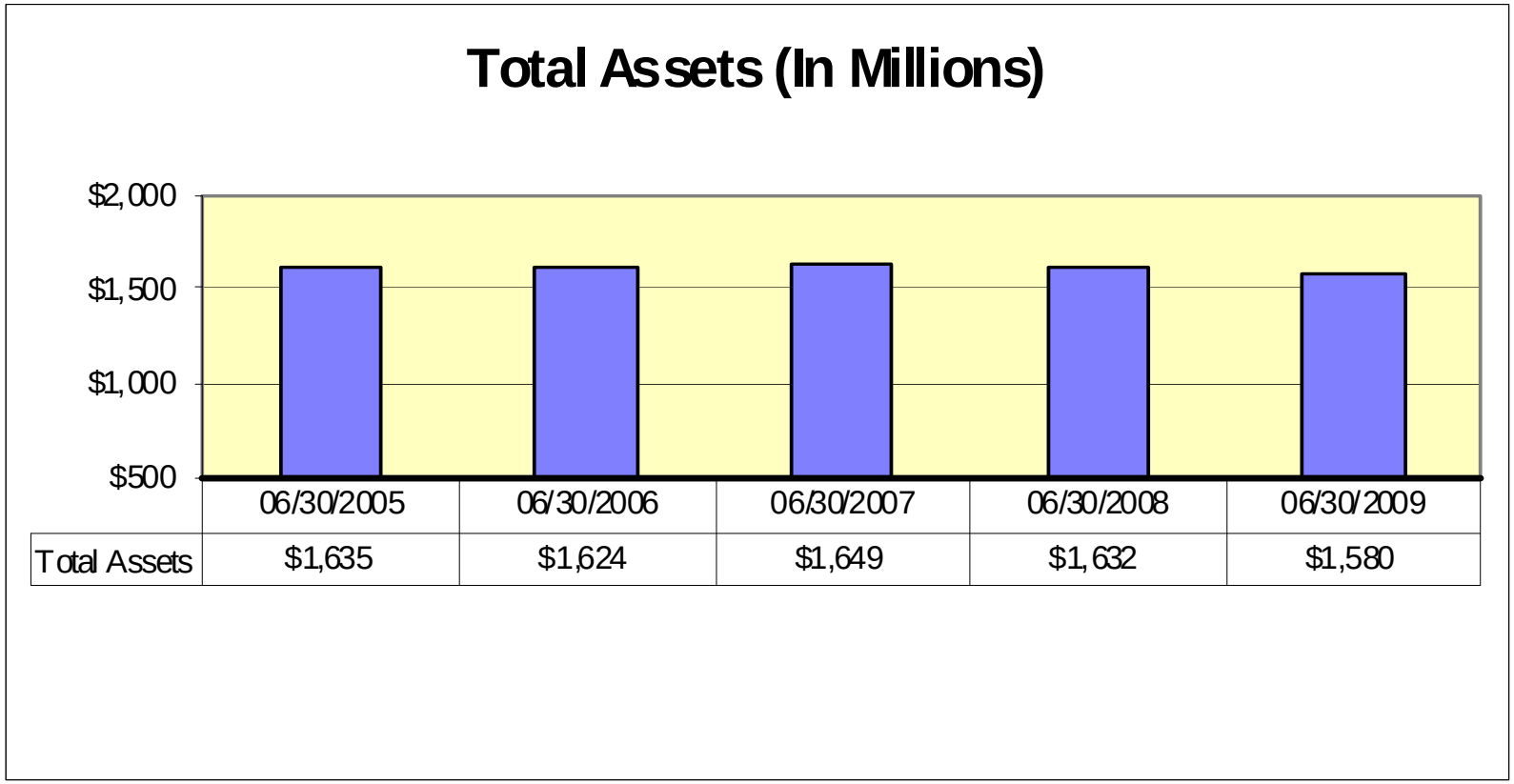
	FY2005	FY2006	FY2007	FY2008	FY2009
Diluted EPS	$2.49	$2.82	$1.57	$0.14	-$1.20

Return on Stockholders' Equity



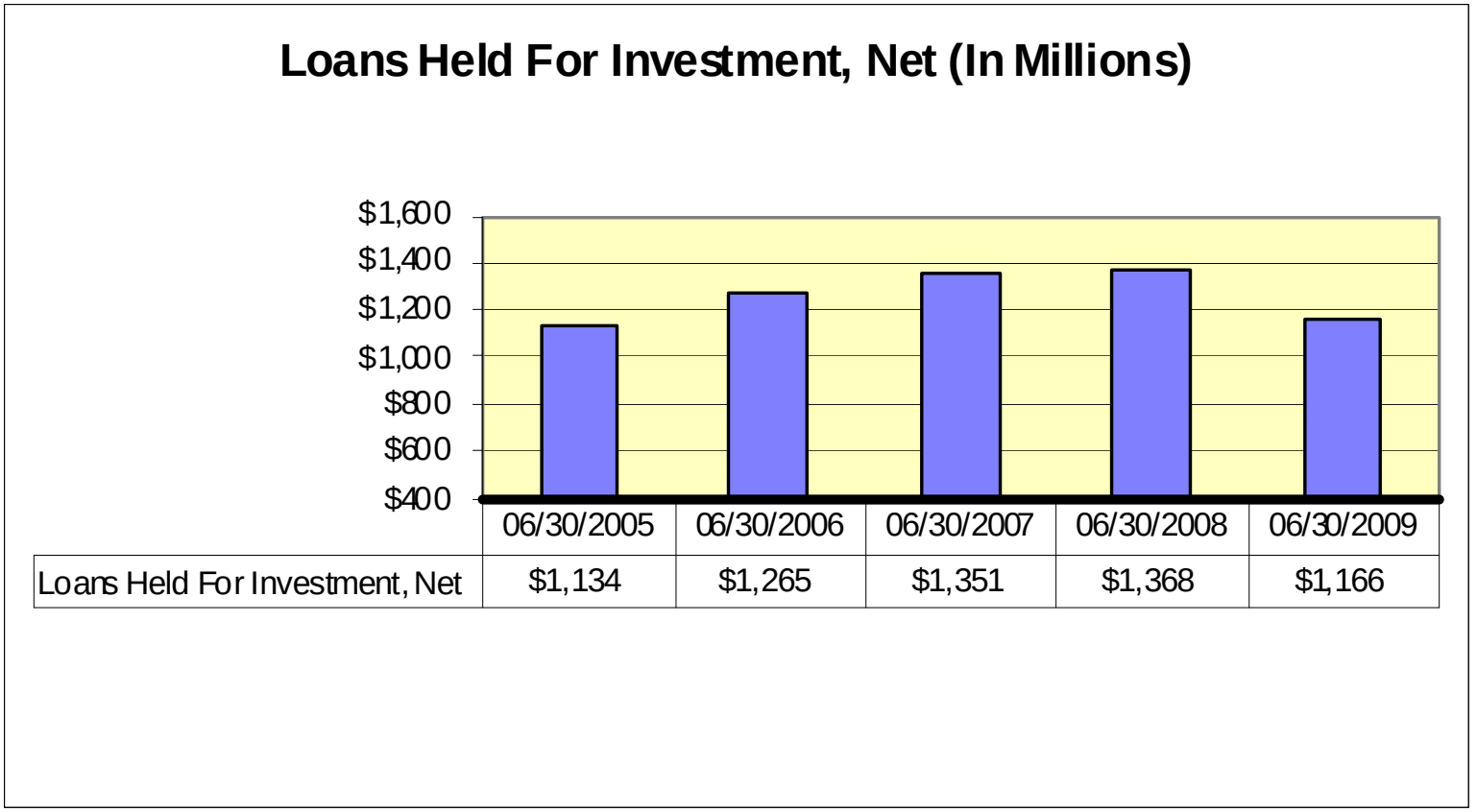
PROVIDENT
Provident Financial Holdings, Inc.

Total Assets

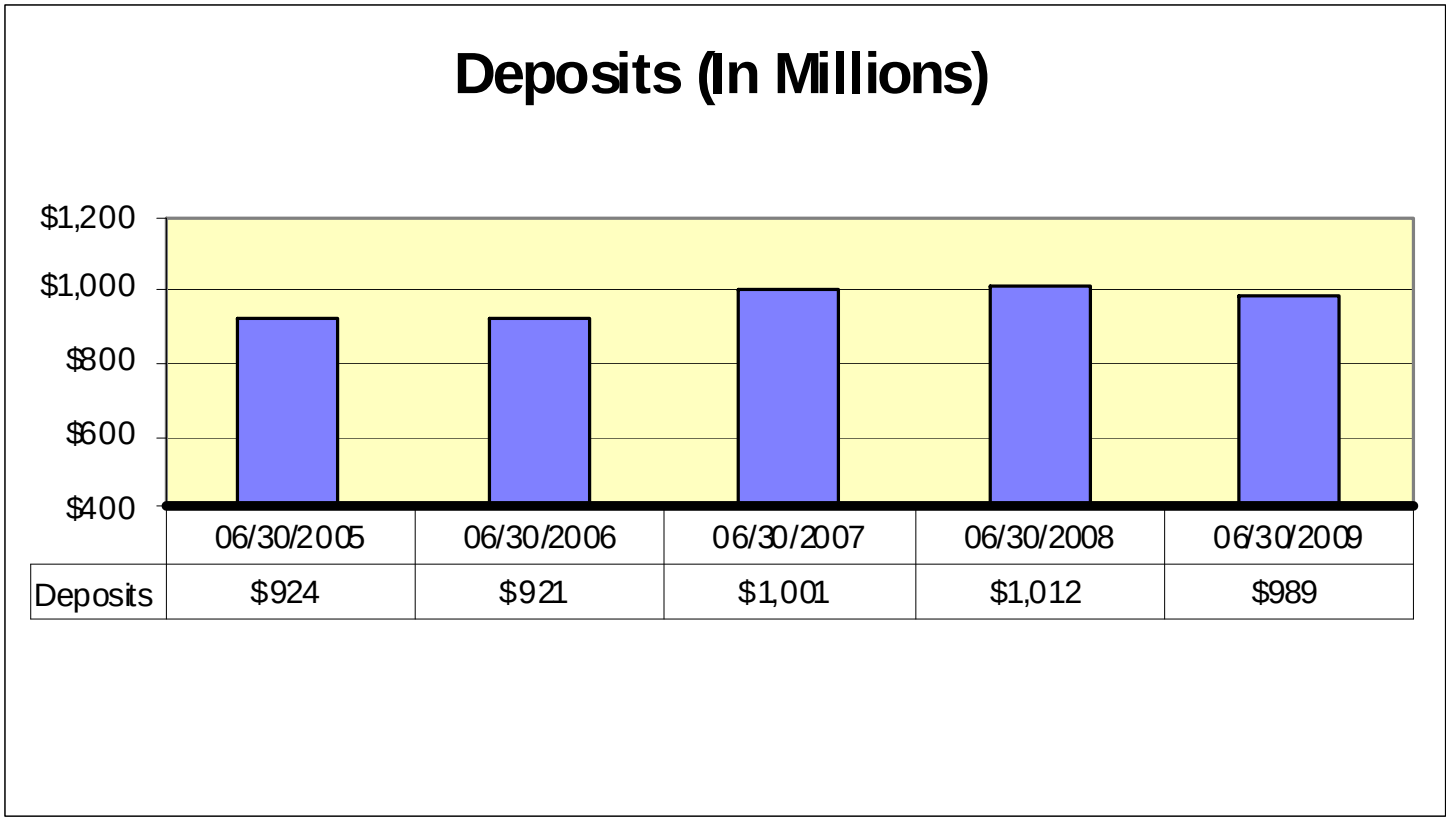


PROVIDENT
Provident Financial Holdings, Inc.

Loans Held For Investment



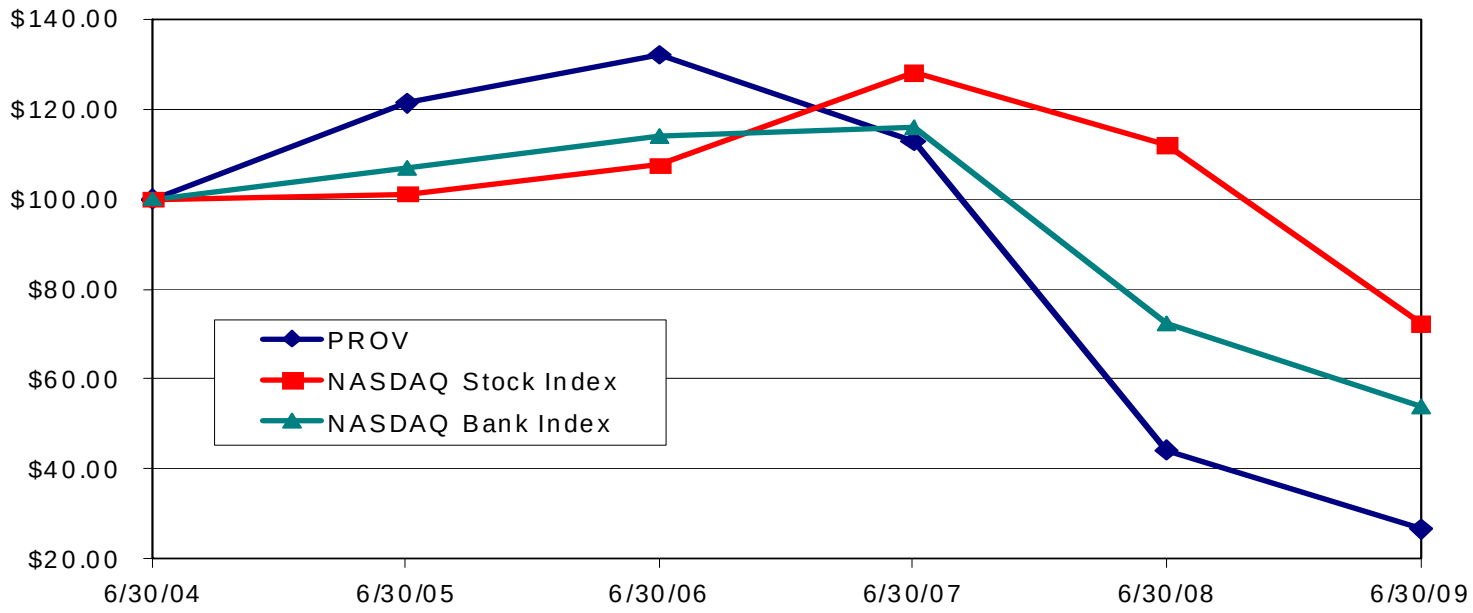
Total Deposits



Stock Performance

(Compared to NASDAQ and NASDAQ Bank Indices)

COMPARISON OF CUMULATIVE TOTAL RETURNS*



	6/30/04	6/30/05	6/30/06	6/30/07	6/30/08	6/30/09
PROV	$100.00	$121.19	$132.03	$112.81	$44.22	$26.69
NASDAQ Stock Index	$100.00	$101.10	$107.49	$128.14	$112.05	$72.23
NASDAQ Bank Index	$100.00	$106.77	$113.96	$116.02	$72.47	$53.87

PROVIDENT

Provident Financial Holdings, Inc.

PROV

NASDAQ LISTED

www.myprovident.com