Annual Meeting of Shareholders

November 29, 2011

PROVIDENT™

Provident Financial Holdings, Inc.

PROVIDENT
Provident Financial Holdings, Inc.

Provident Locations

Pleasanton, Northern California

Roseville, Northern California



Provident Bank

Full Service Offices:

- Blythe
- Canyon Crest, Riverside
- Corona
- Corporate Office, Riverside
- Downtown, Riverside
- Hemet
- La Sierra, Riverside
- Moreno Valley - Heacock St.
- Moreno Valley - Iris Plaza
- Orangecrest, Riverside
- Rancho Mirage
- Redlands
- Sun City
- Temecula

Provident Bank Mortgage

Wholesale Offices:

- Pleasanton
- Rancho Cucamonga

Retail Offices:

- City of Industry
- Escondido
- Glendora
- Hermosa Beach
- Pleasanton
- Rancho Cucamonga
- Riverside, Canyon Crest Dr.
- Riverside, Indiana Avenue
- Riverside, Market Street
- Riverside, Riverside Avenue
- Roseville

PROVIDENT
Provident Financial Holdings, Inc.

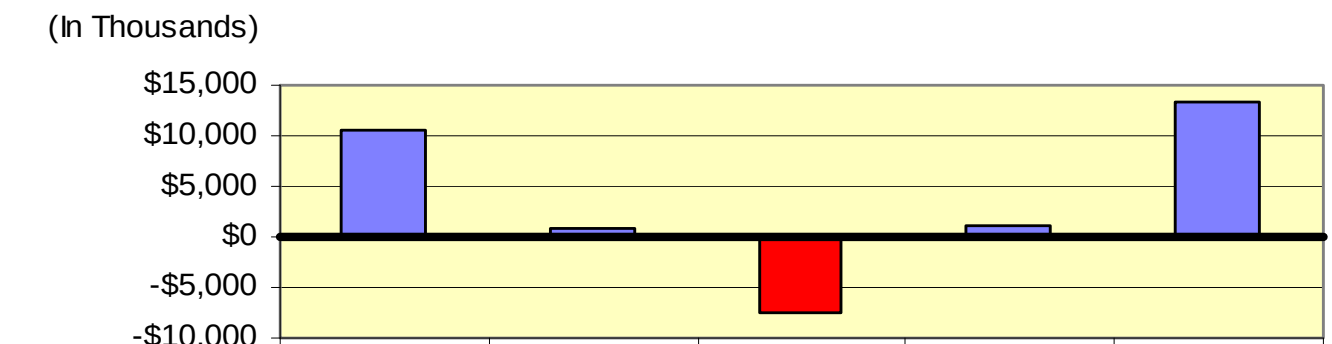
Fiscal 2011 Highlights

- ✓ Net income of $13.2 million (EPS of $1.16 per share).
- ✓ Seventh largest deposit market share in Riverside – San Bernardino according to deposit data released by the FDIC.
- ✓ The Bank exceeds all regulatory capital requirements and is deemed “well-capitalized”.
- ✓ We opened retail loan origination offices in Hermosa Beach, Riverside (Canyon Crest), and Roseville, California.
- ✓ Over $2.1 billion of SFR loans originated for sale, the best year in our 55 year history in terms of loan origination volume.
- ✓ Significant improvement in asset quality.

Subsequent Events

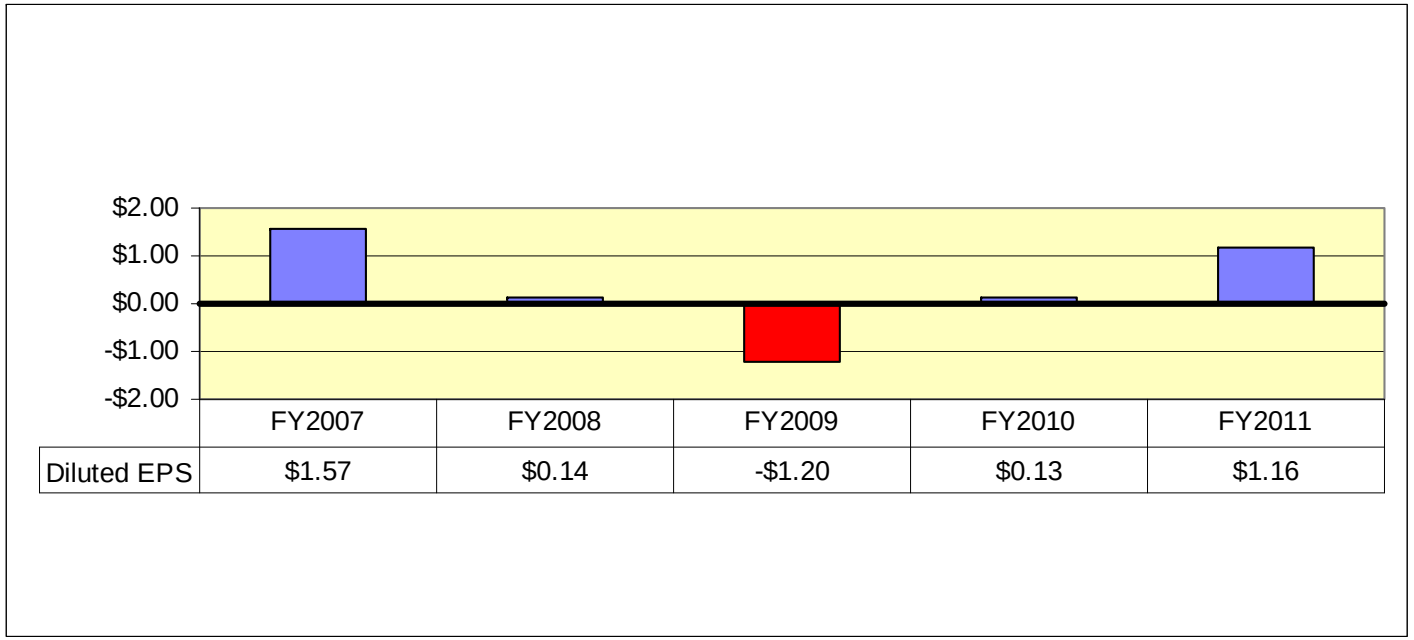
- ✓ We raised our quarterly cash dividend to $0.03 per share in July 2011.
- ✓ We announced a Stock Repurchase Plan in July 2011 for up to 5% of outstanding common stock.
- ✓ Earnings for the quarter-ended September 30, 2011 improved from the quarter ended June 30, 2011 but were lower than the same quarter last year.

Net Income (Loss)



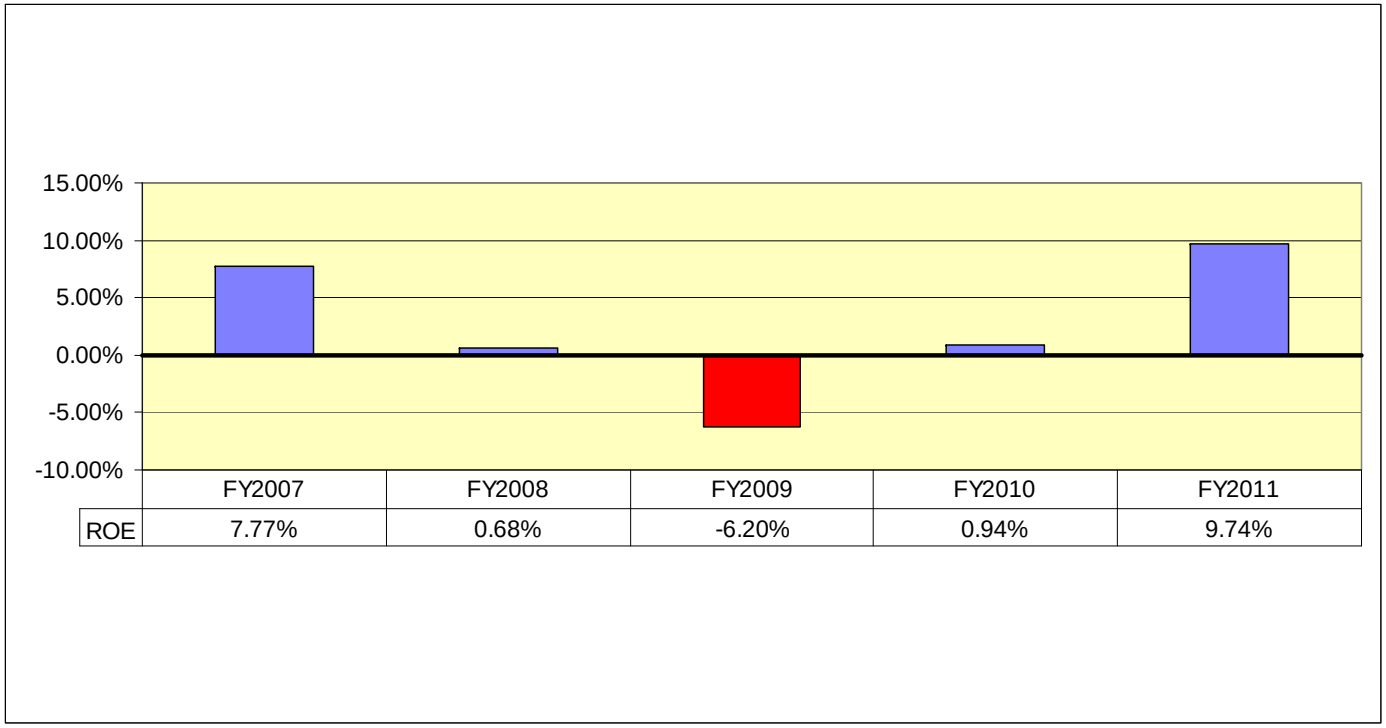
	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Net Income (Loss)	$10,451	$860	-$7,439	$1,115	$13,220

Diluted Earnings Per Share



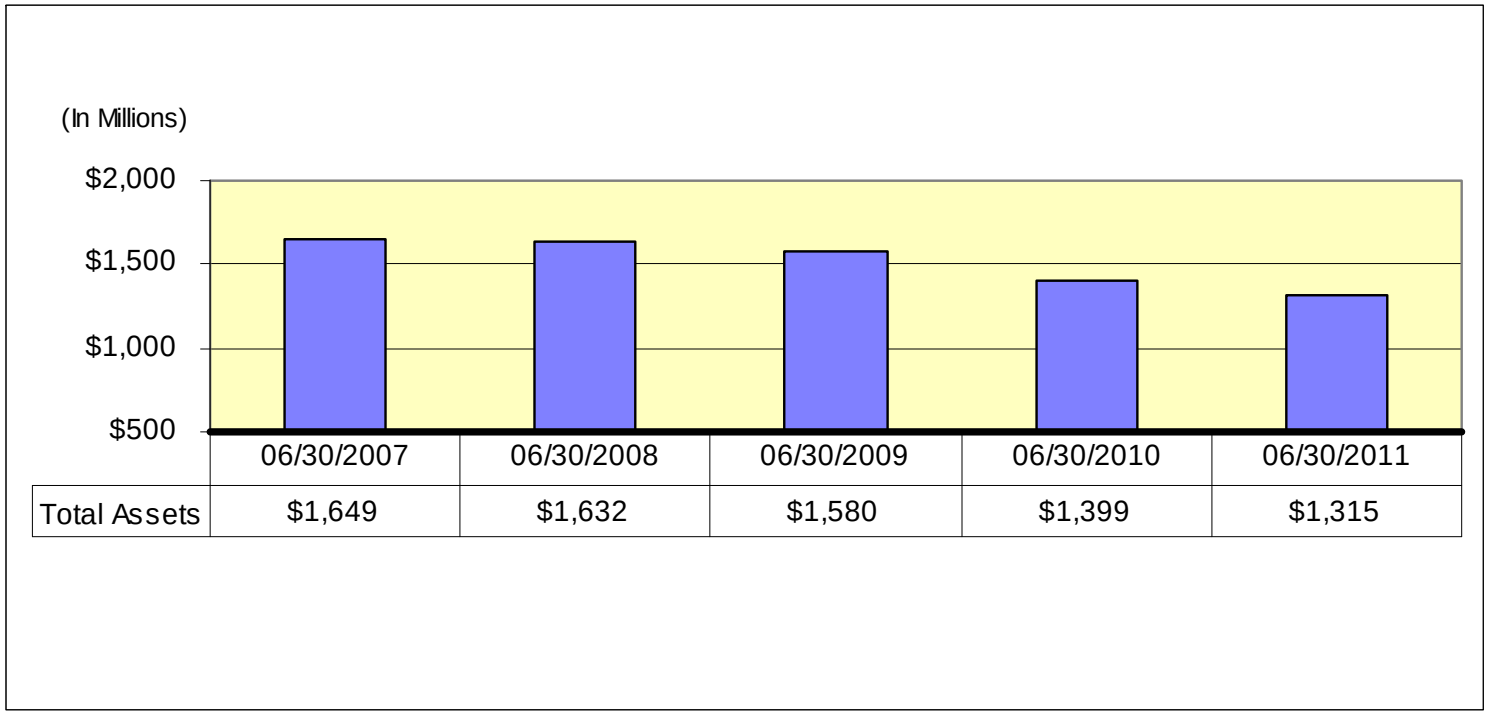
	FY2007	FY2008	FY2009	FY2010	FY2011
Diluted EPS	$1.57	$0.14	-$1.20	$0.13	$1.16

Return on Stockholders' Equity



	FY2007	FY2008	FY2009	FY2010	FY2011
ROE	7.77%	0.68%	-6.20%	0.94%	9.74%

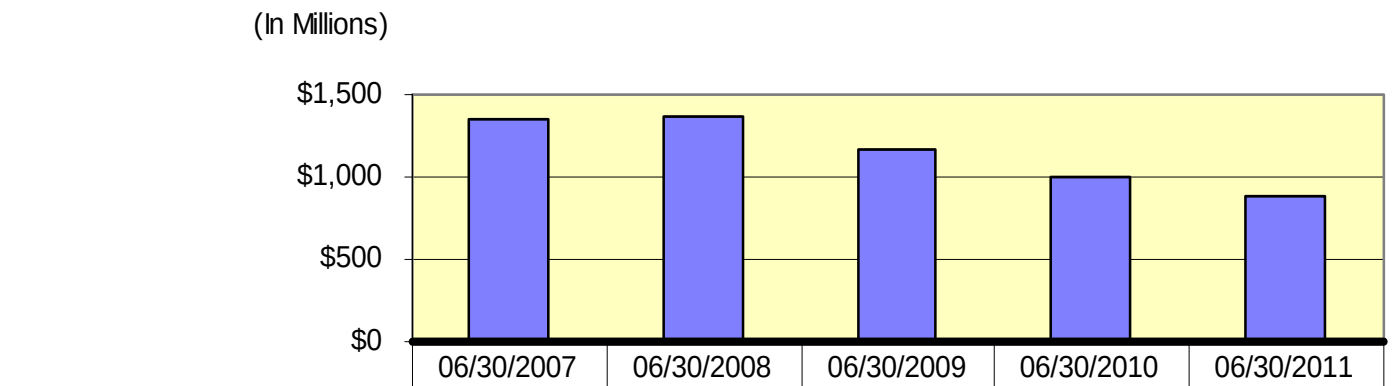
Total Assets



	06/30/2007	06/30/2008	06/30/2009	06/30/2010	06/30/2011
Total Assets	$1,649	$1,632	$1,580	$1,399	$1,315

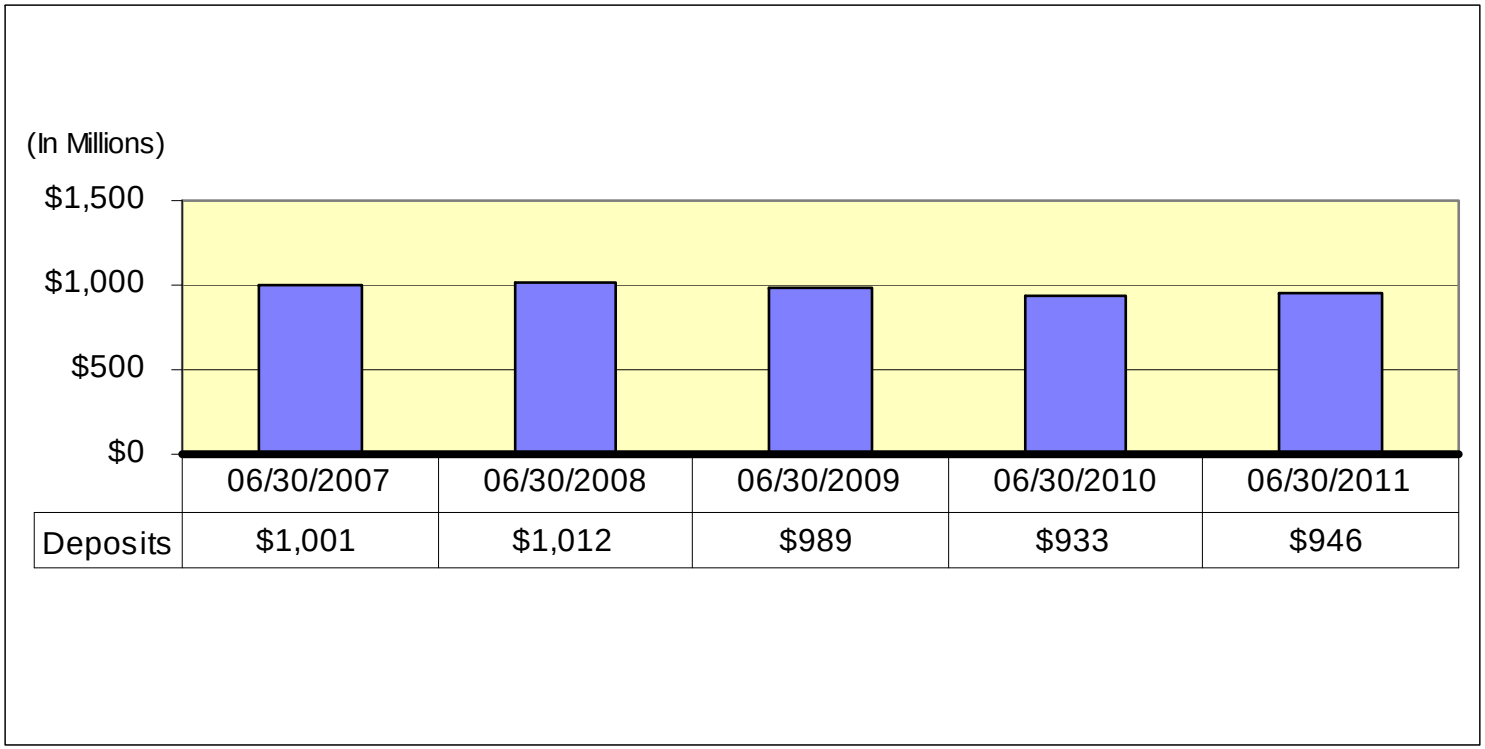
PROVIDENT
Provident Financial Holdings, Inc.

Loans Held For Investment



	06/30/2007	06/30/2008	06/30/2009	06/30/2010	06/30/2011
Loans Held For Investment, Net	$1,351	$1,368	$1,166	$1,006	$882

Total Deposits



	06/30/2007	06/30/2008	06/30/2009	06/30/2010	06/30/2011
Deposits	$1,001	$1,012	$989	$933	$946

PROVIDENT

Provident Financial Holdings, Inc.

PROV

NASDAQ LISTED

www.myprovident.com