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PROVIDENT FINANCIAL HOLDINGS INC

Form 8-K March 02, 2012

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): March 2, 2012

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

	the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy filing obligation of the registrant under any of the following provisions.
	Written communications pursuant to Rule 425 under the Securities Act (17 CFR .425)
[] 240	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))
[] (17	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure.

On March 2, 2012, Provident Financial Holdings, Inc. ("Corporation"), the holding company for Provident Savings Bank, F.S.B., announced that it's Chairman and Chief Executive Officer, Mr. Craig G. Blunden, will be making a presentation at the Sandler O'Neill + Partners 2012 West Coast Financial Services Conference. The presentation is scheduled for Tuesday, March 6, 2012 at 2:50 p.m. (Pacific). The presentation materials are available on the Corporation's website, www.myprovident.com, in the Investor Relations section under Presentations and are attached hereto as Exhibit 99.1. The webcast link to hear the presentation, either live or as a rebroadcast, is also available in the Investor Relations section by clicking on the 2012 West Coast Financial Services Conference Webcast link. An audio conference will also be available by dialing (832) 445-1181 and using the required pass code: 1079263715#. The archived webcast will be available for 30 days after the event, beginning March 7, 2012.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

The following exhibit is being filed herewith and this list shall constitute the exhibit index:

99.1 2012 West Coast Financial Services Conference Presentation.

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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: March 2, 2012 PROVIDENT FINANCIAL HOLDINGS, INC.

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