

Market Highlights

Provident Financial Holdings, Inc.

Nasdaq NM:	PROV
Share price:	\$23.65
52-week range:	\$18.75 - \$26.00
Shares outstanding	7,091,719 shares
Market cap:	\$167.7 million
P/E (ttm):	11.32
EPS (ttm):	\$2.09
Annual div & yield:	\$0.40 (1.69%)
Div distribution date:	10-Sep-04
Div record date:	17-Aug-04

As of June 30, 2004.