

March 31, 2008

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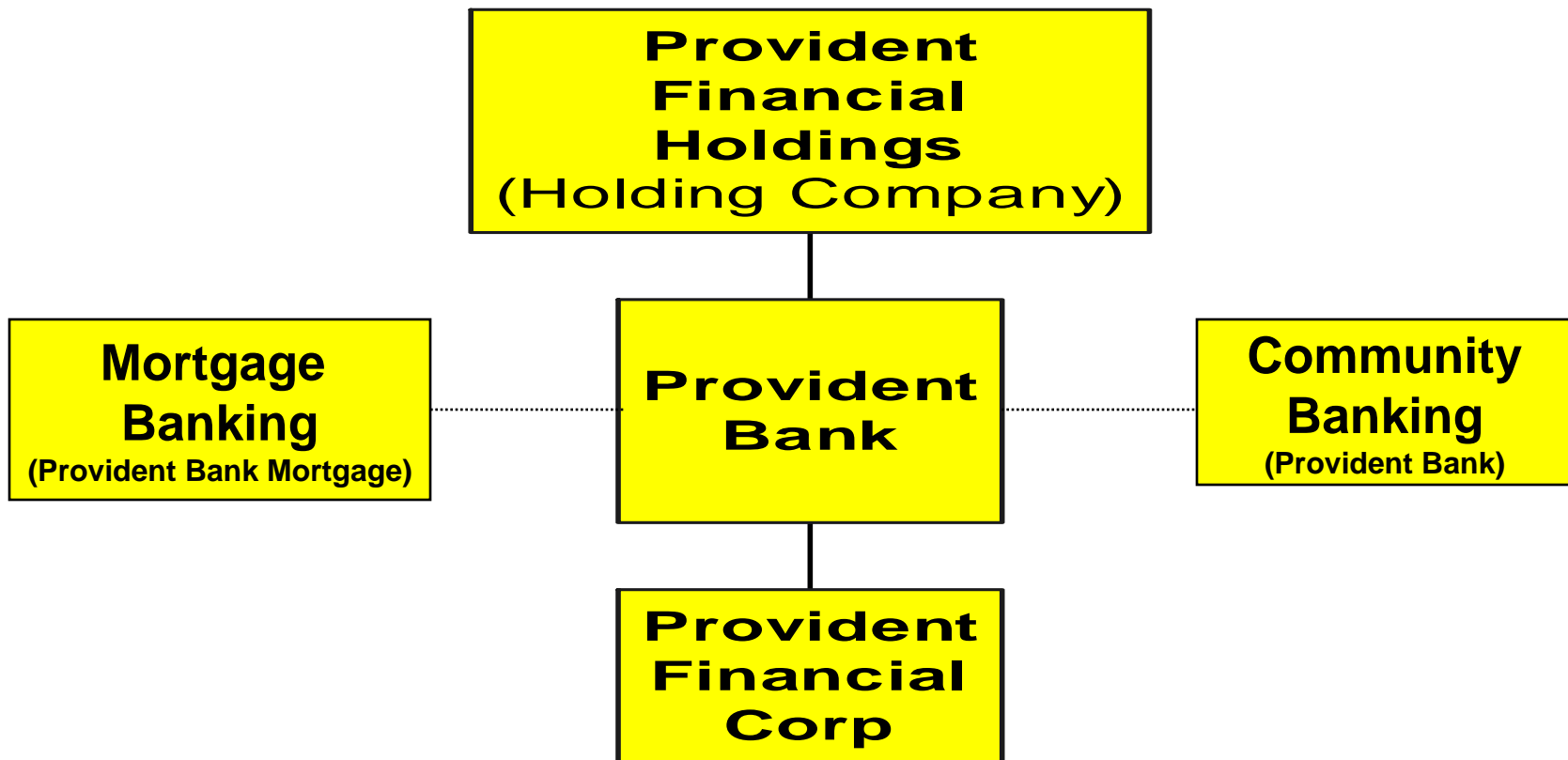
A decorative graphic consisting of overlapping yellow, red, and blue squares with a black crosshair.

Safe-Harbor Statement

This presentation may 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, as amended. Forward-looking statements are effective only as of the date that they are made and the Company assumes no obligation to update this information.



Organizational Chart



PROV Overview

Regional Banking Services Company Based in the Inland Empire Area of Southern California

- Expanding customer base and market
- Strong mortgage operations
- Largest independent community bank headquartered in Riverside County, California
- Fifth largest deposit market share in the Riverside-San Bernardino RMA

Provident Locations

★ Pleasanton, Northern California



Provident Bank

Full Service Offices:

- ★ Blythe
- ★ Beaumont (Early 2009)
- ★ Canyon Crest, Riverside
- ★ Corona
- ★ Corporate Office, Riverside
- ★ Downtown, Riverside
- ★ Hemet
- ★ La Sierra, Riverside
- ★ Moreno Valley - Heacock St.
- ★ Moreno Valley - Iris Ave. (Fall 2008)
- ★ Orangecrest, Riverside
- ★ Rancho Mirage
- ★ Redlands
- ★ Sun City
- ★ Temecula

Provident Bank Mortgage

Wholesale Offices:

- ★ Pleasanton
- ★ Rancho Cucamonga

Retail Offices:

- ★ Glendora
- ★ Riverside

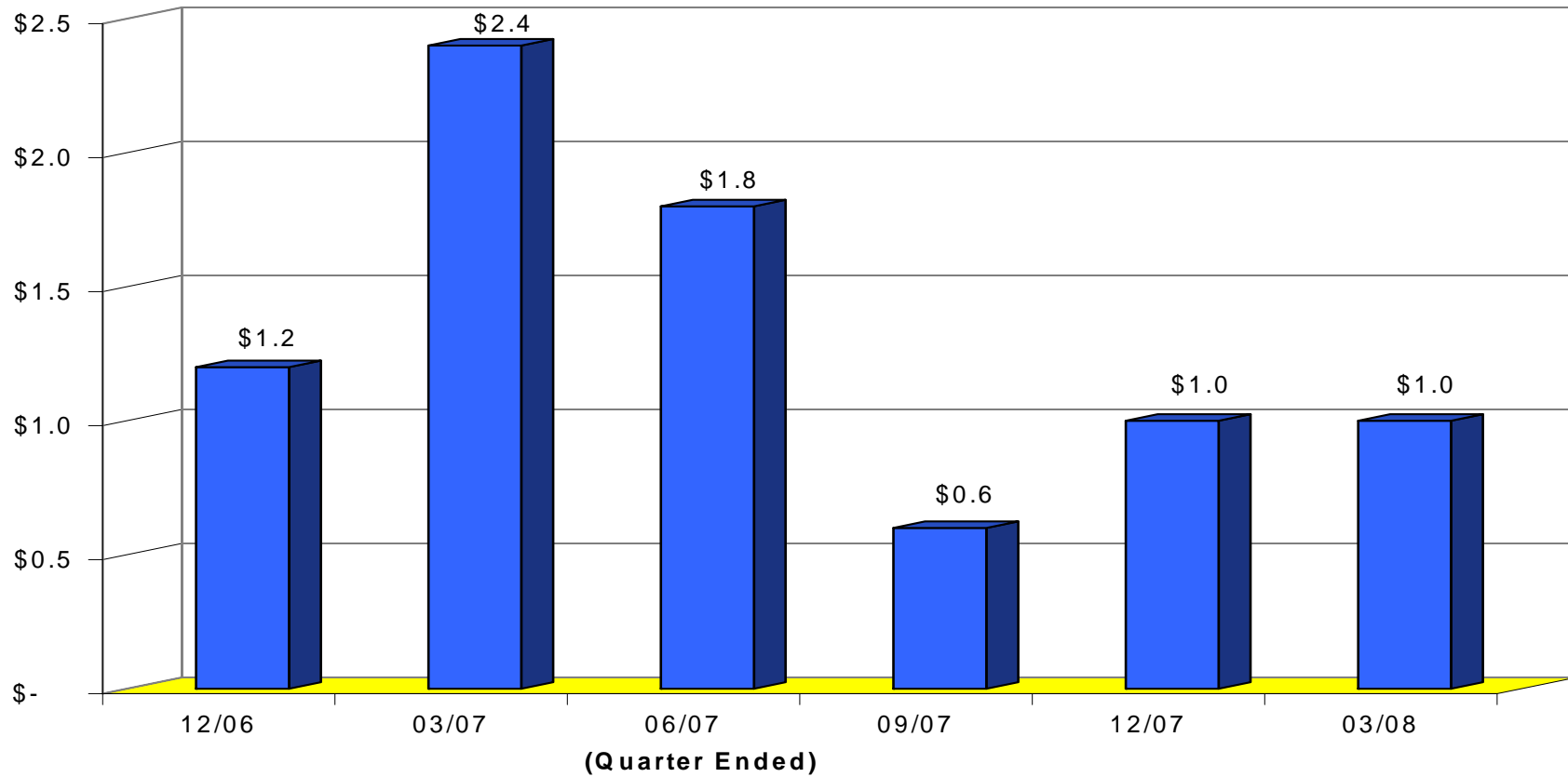
PROV Highlights

Financial Position:	As of 03/31/2008	As of 12/31/2006
Total Assets	\$ 1.67 Billion	\$ 1.77 billion
Loans Held for Investment	\$ 1.41 Billion	\$ 1.39 billion
Deposits	\$ 1.03 Billion	\$ 930.1 million
Equity	\$ 127.2 Million	\$ 133.8 million
Tangible Equity	\$ 127.2 Million	\$ 133.8 million

Financial Results:	Quarter Ended 03/31/2008	Quarter Ended 12/31/2006
Net Income	\$ 957,000	\$ 1.2 million
Return on Average Equity	2.99%	3.64%
Return on Average Assets	0.23%	0.29%
Net Interest Margin	2.69%	2.50%
Efficiency Ratio	59.23%	57.48%
Total Loan Originations	\$ 154.4 Million	\$ 482.7 million
Provident Bank	\$ 36.4 Million	\$ 93.6 million
Provident Bank Mortgage	\$ 118.0 Million	\$ 389.1 million

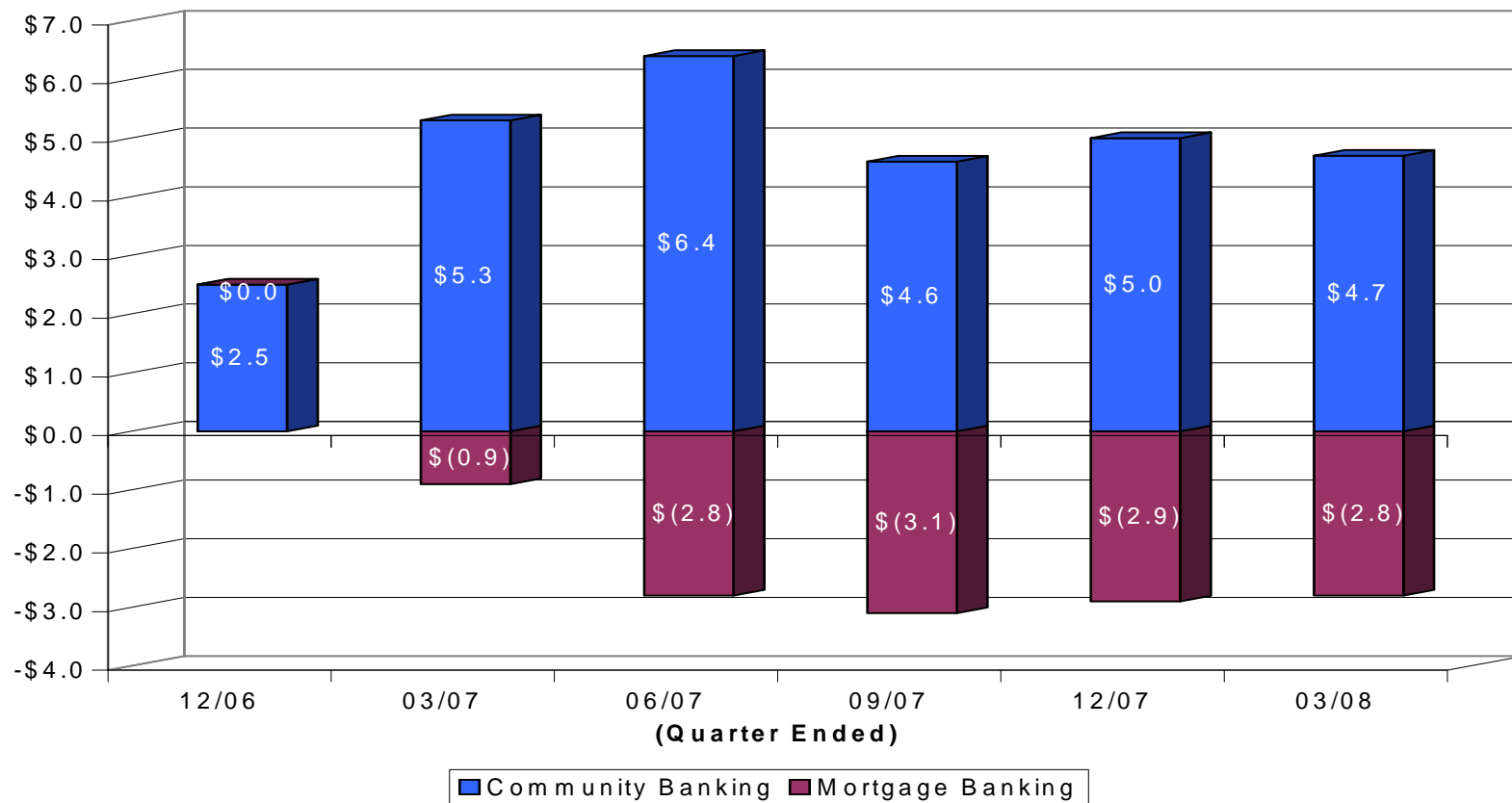
Quarterly Net Income

(In Millions)



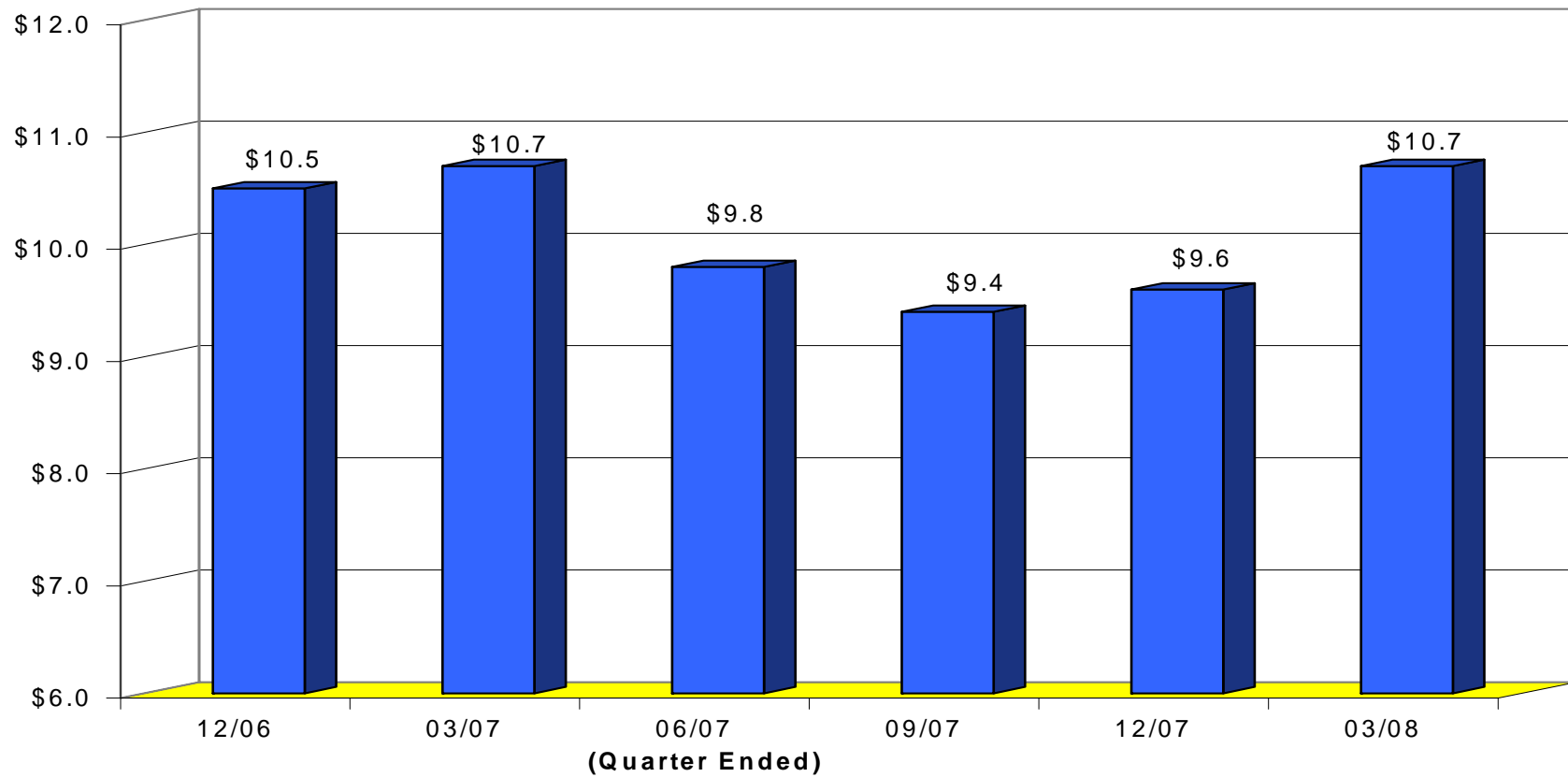
Pre-Tax Income - Operating Segments

(In Millions)



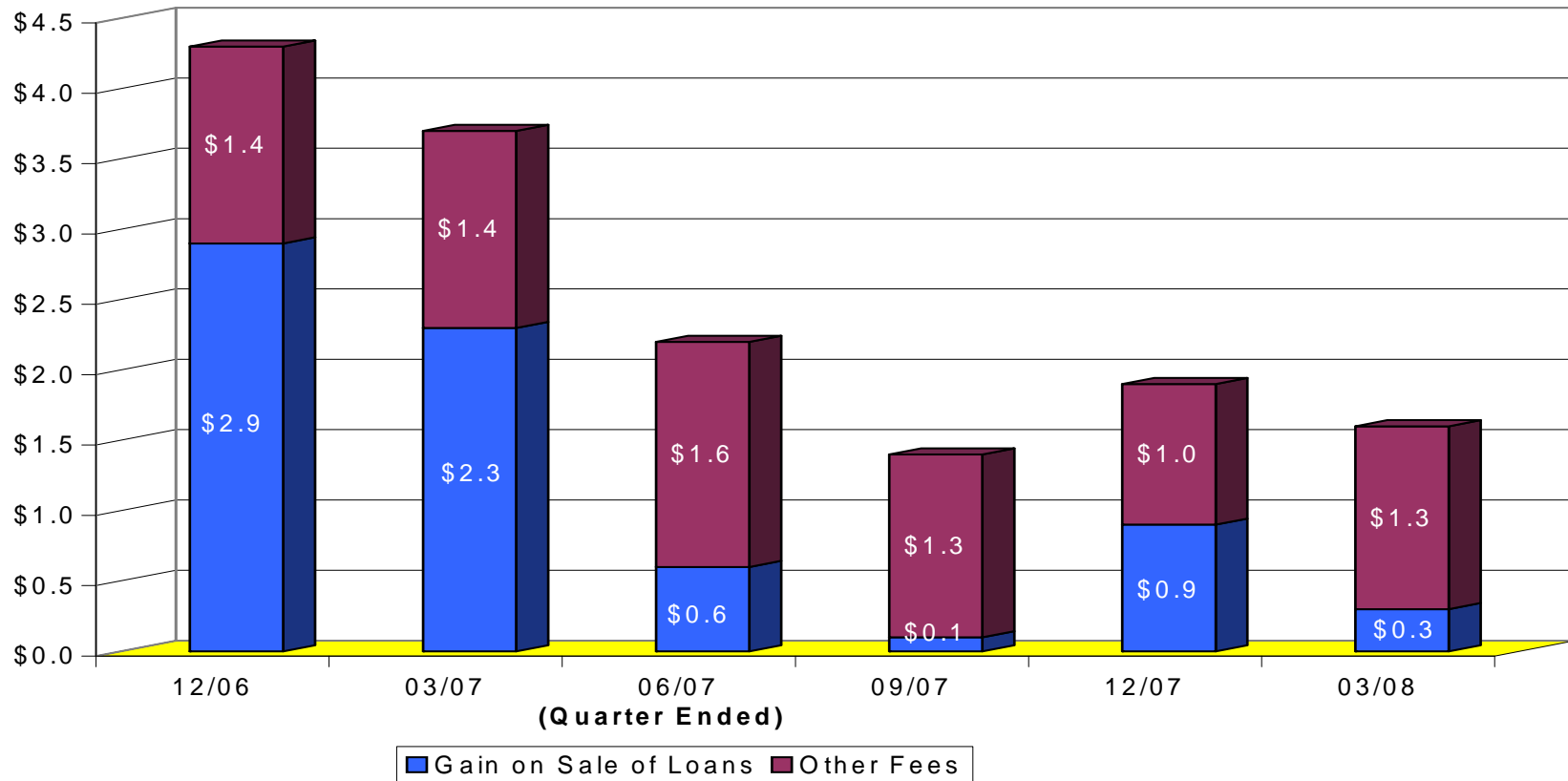
Quarterly Net Interest Income

(In Millions)

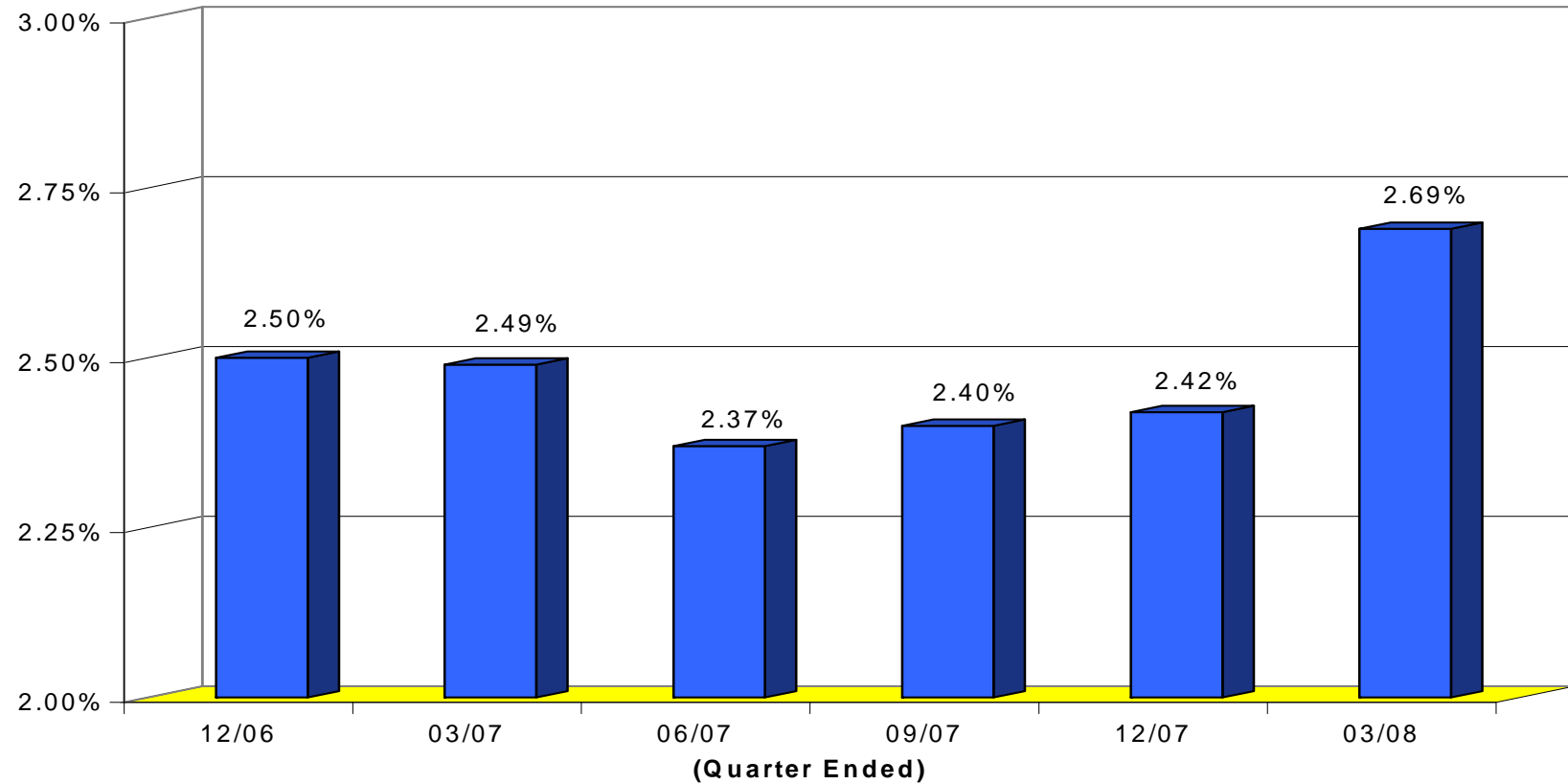


Non-Interest Income

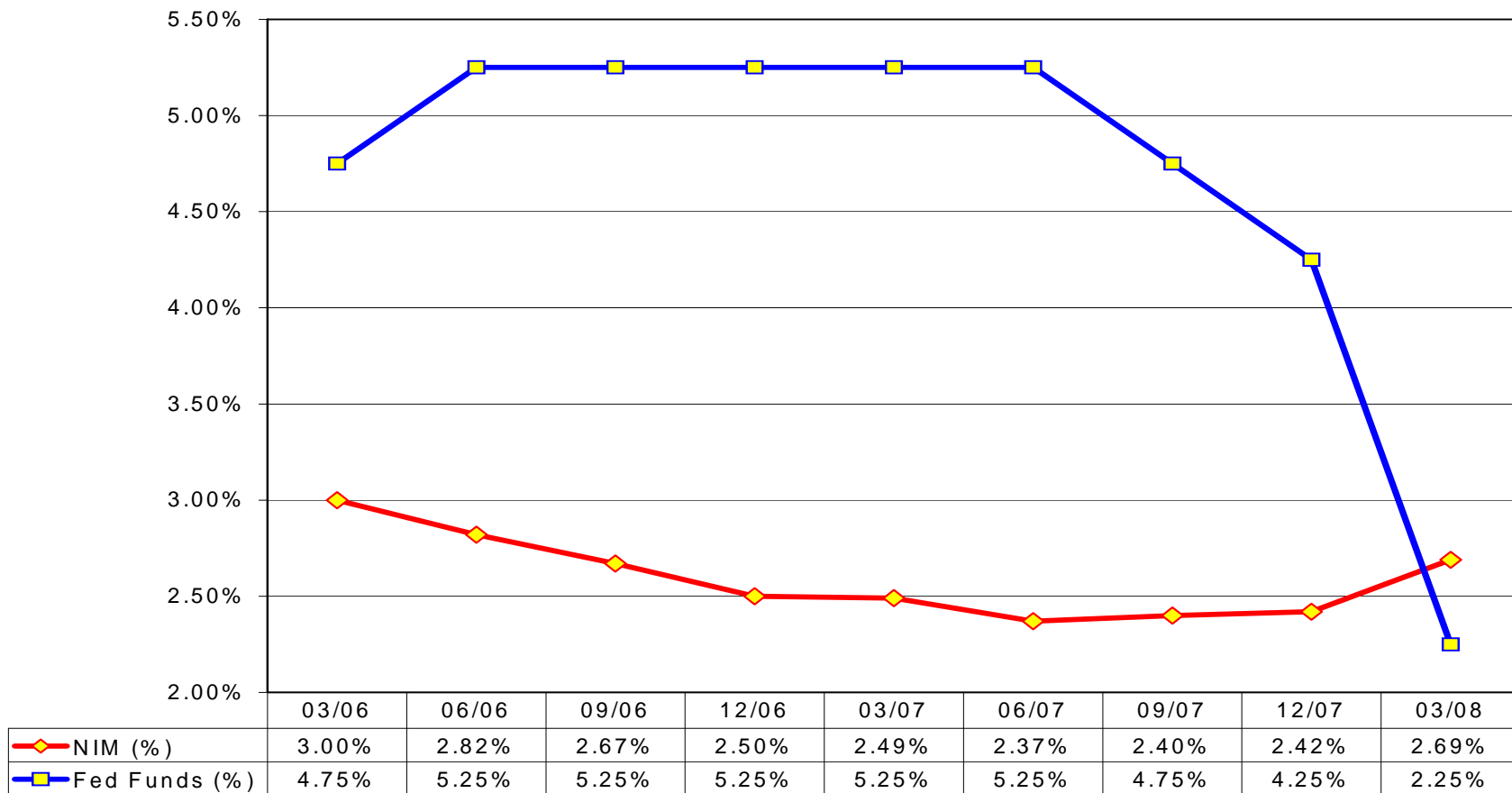
(In Millions)



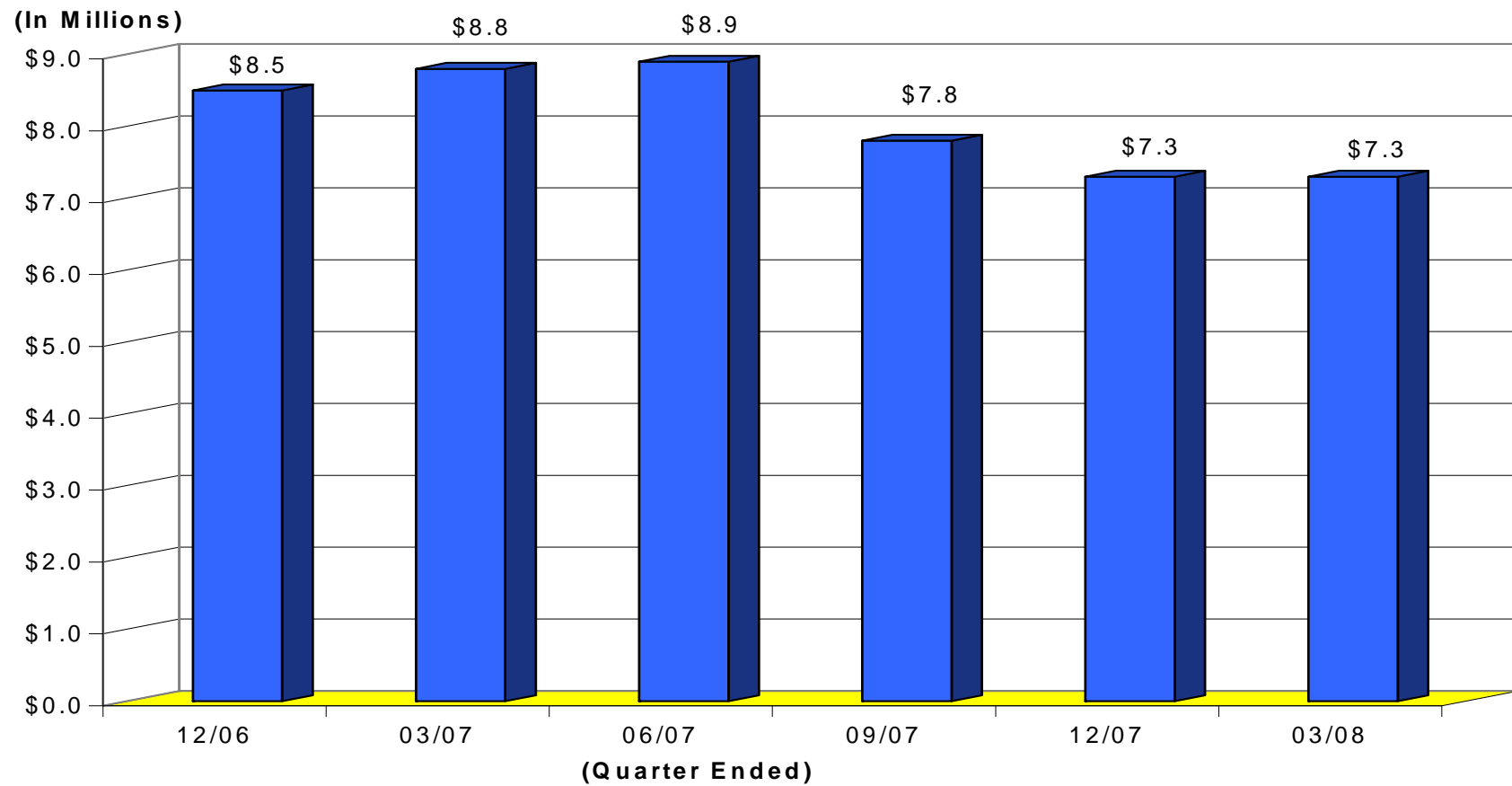
Net Interest Margin



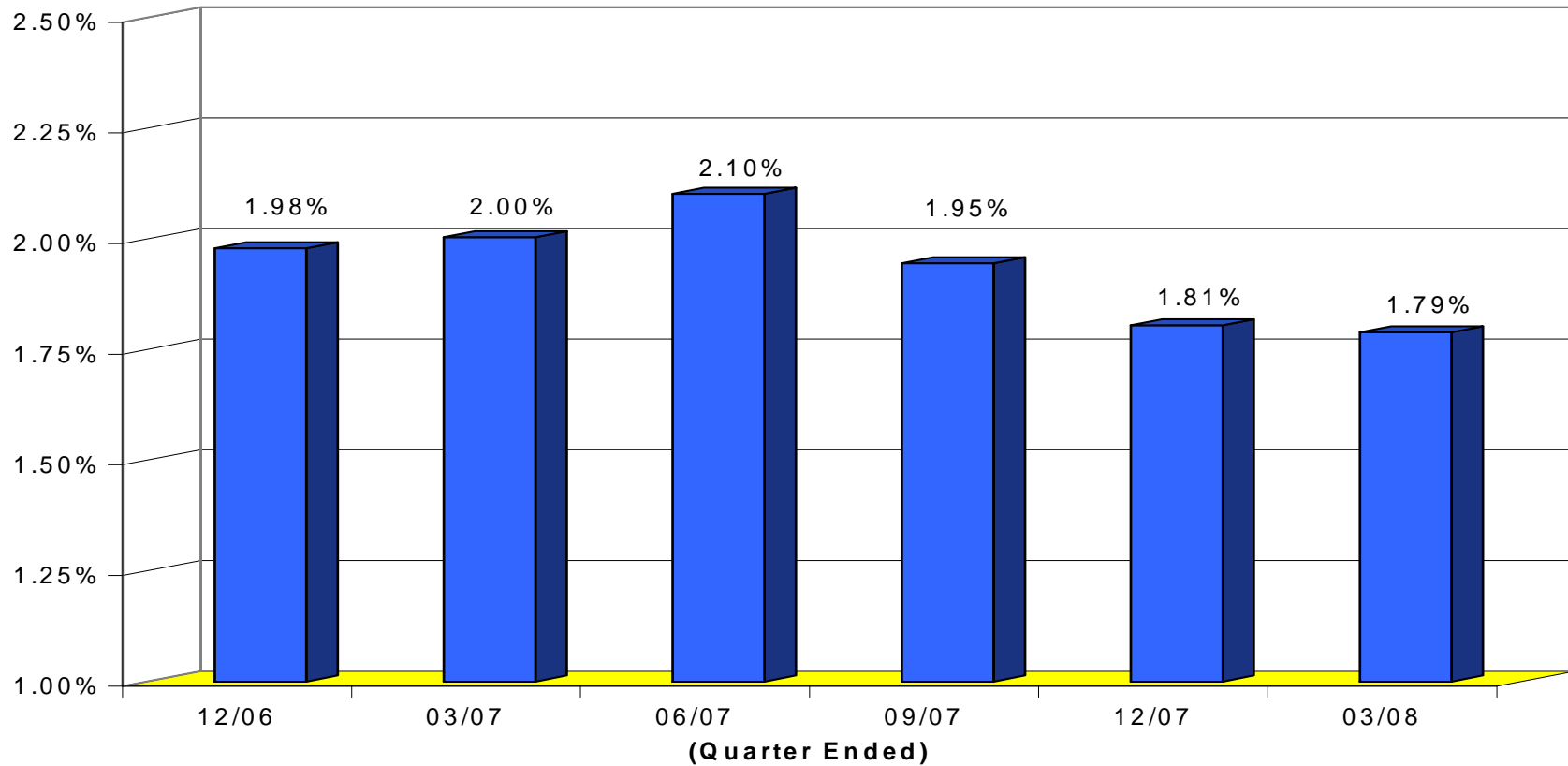
Net Interest Margin vs. Fed Funds



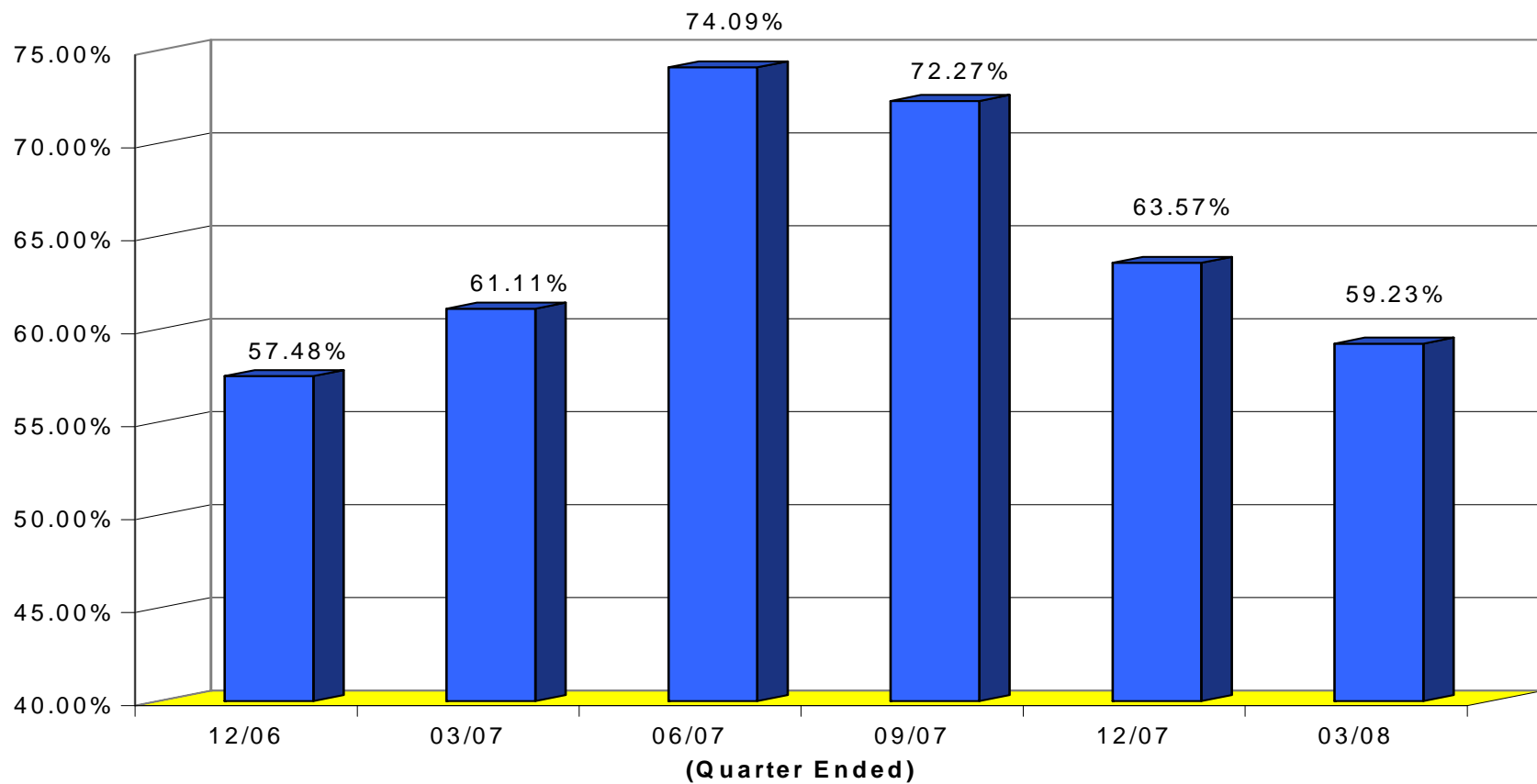
Operating Expenses



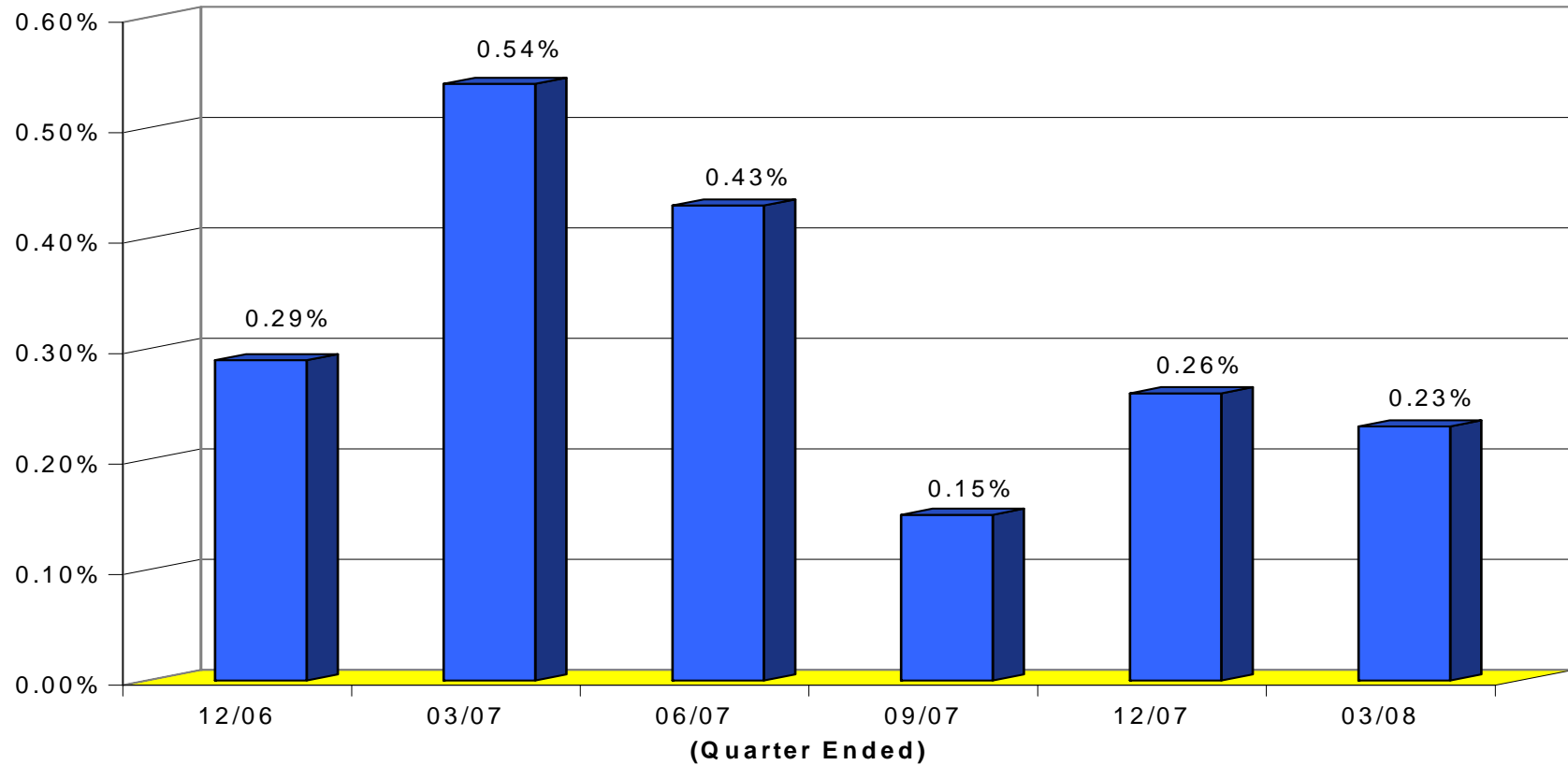
G&A to Average Assets



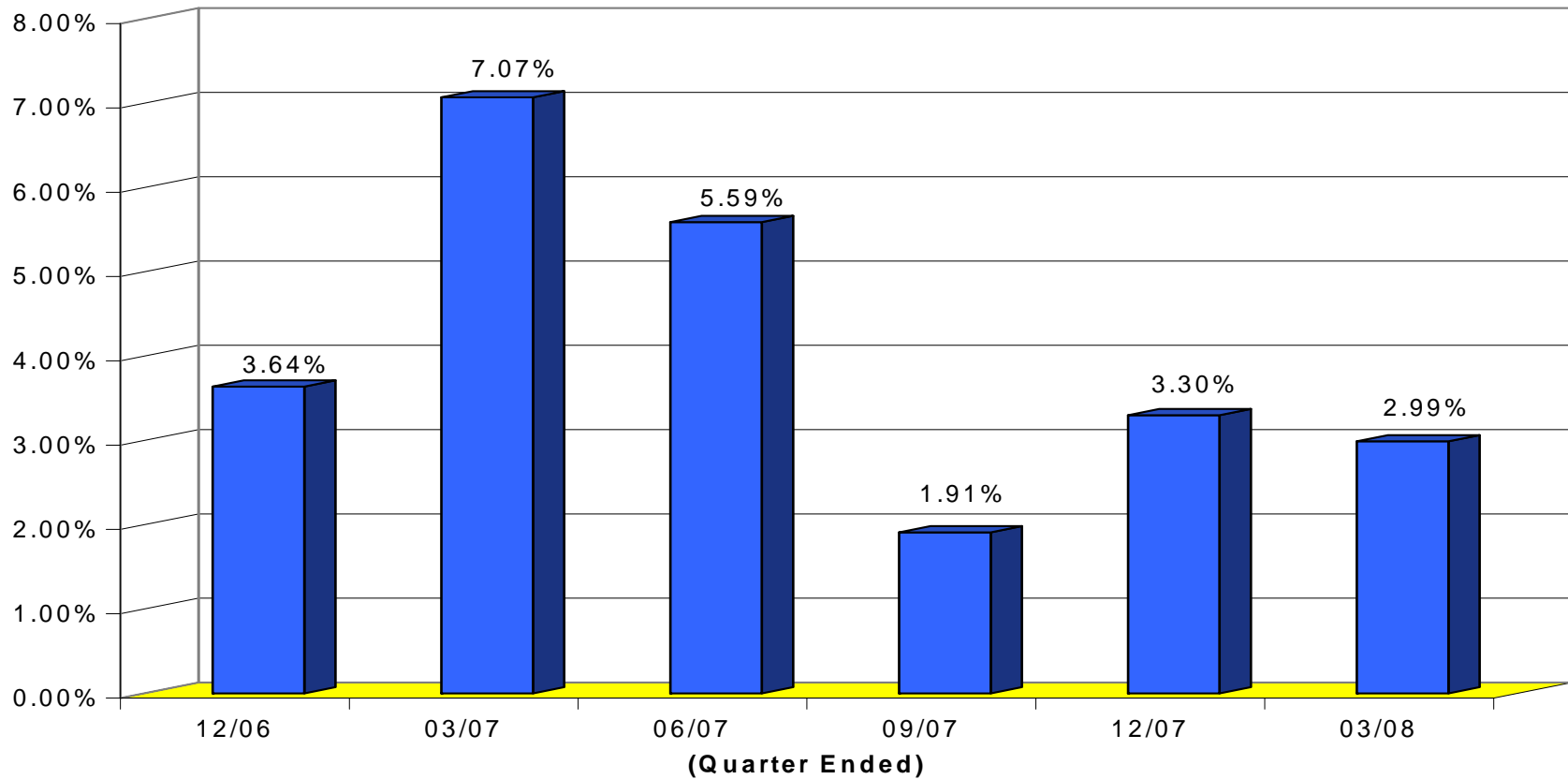
Efficiency Ratio



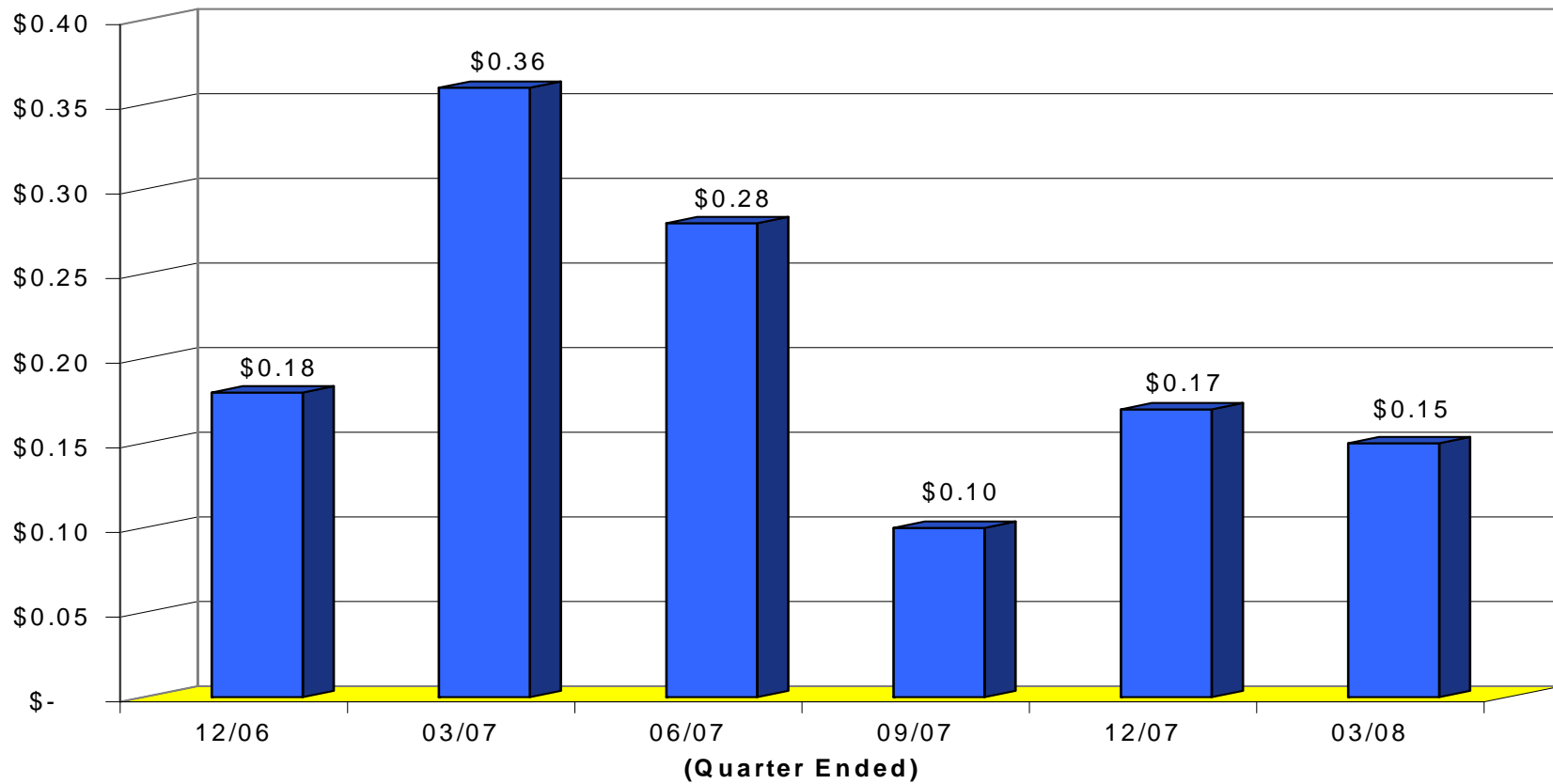
Return on Average Assets



Return on Average Equity

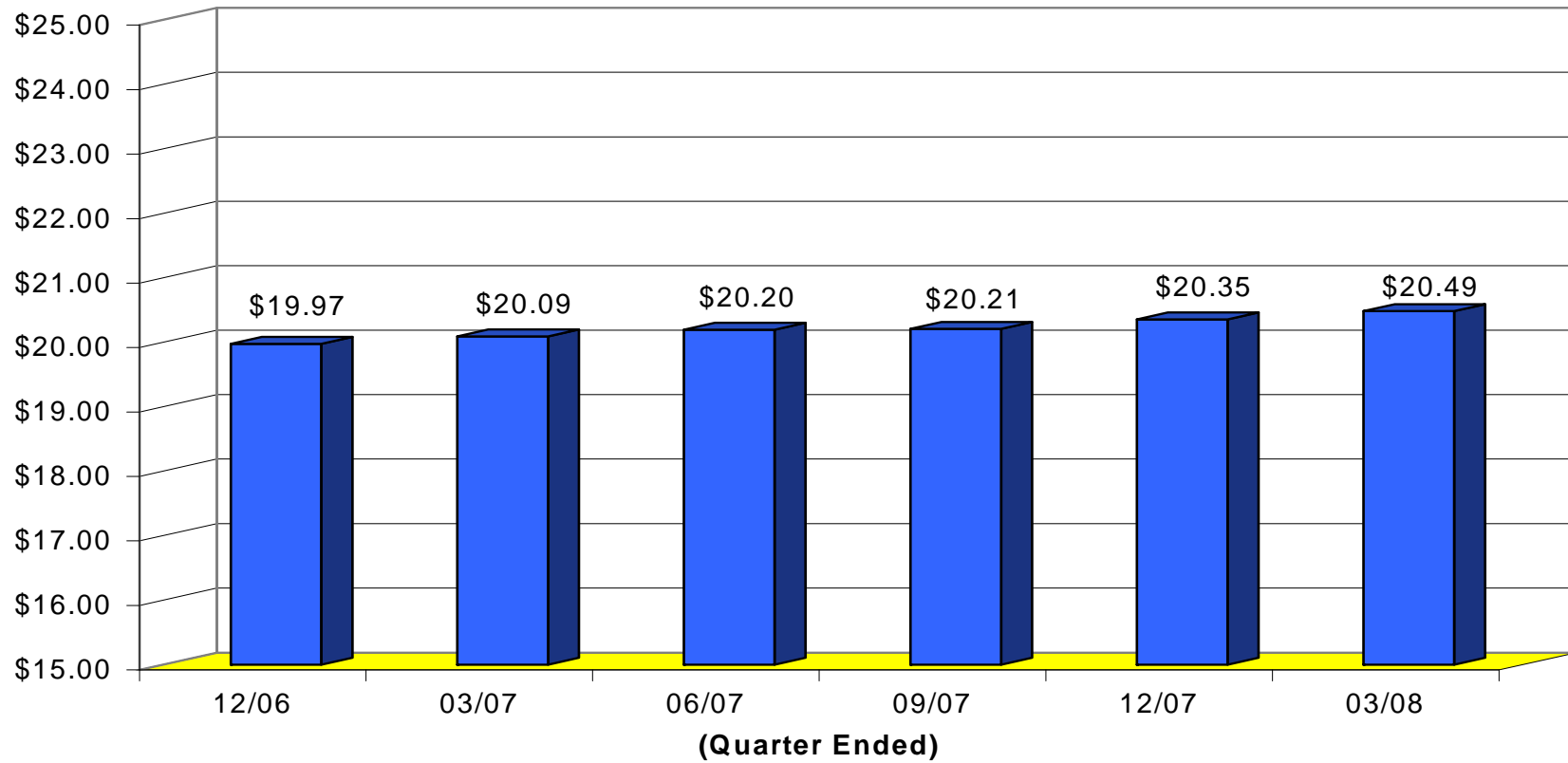


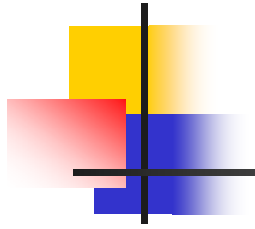
Diluted Earnings per Share





Book Value per Share





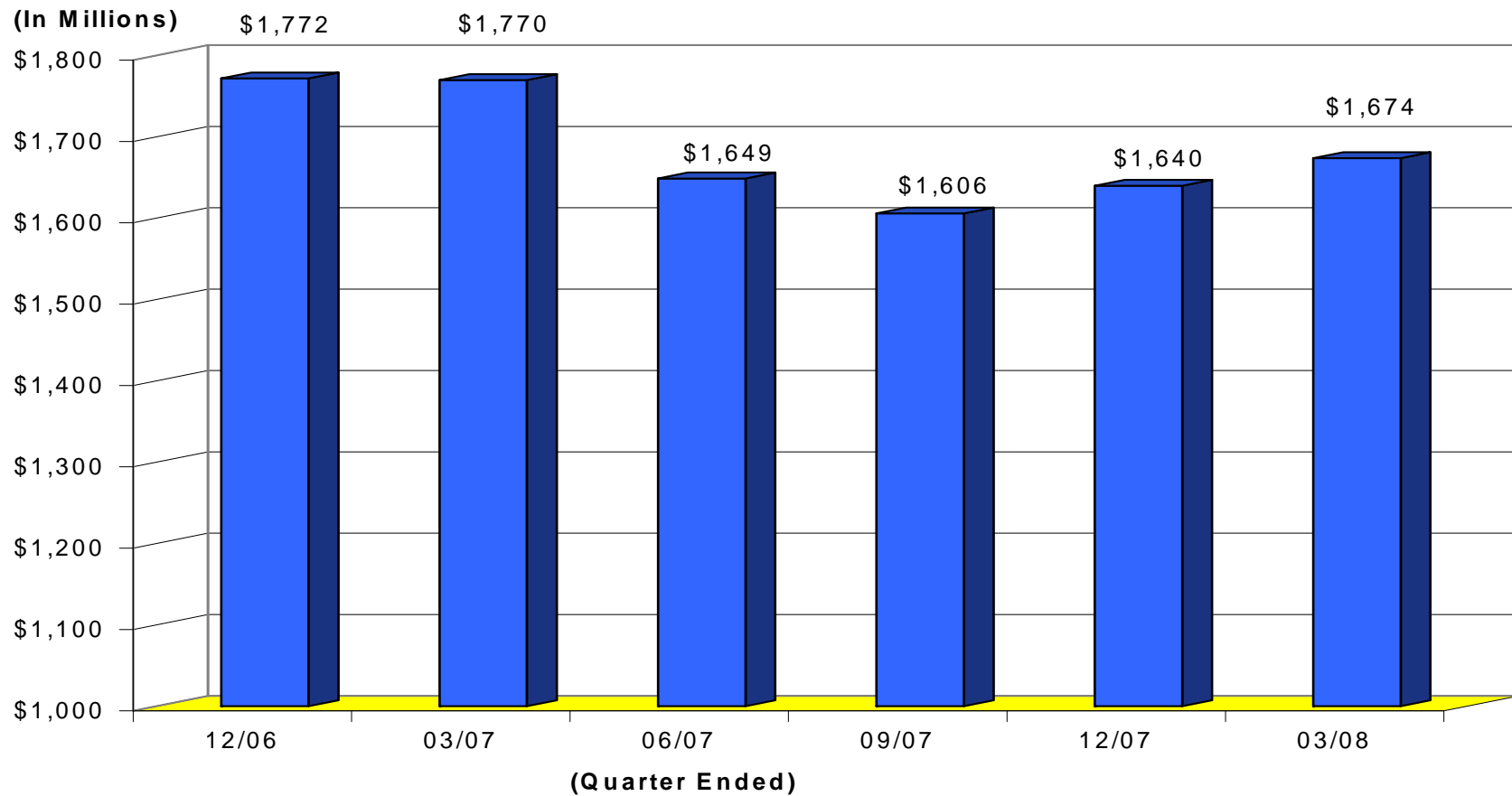
Community Banking



More for you everyday.

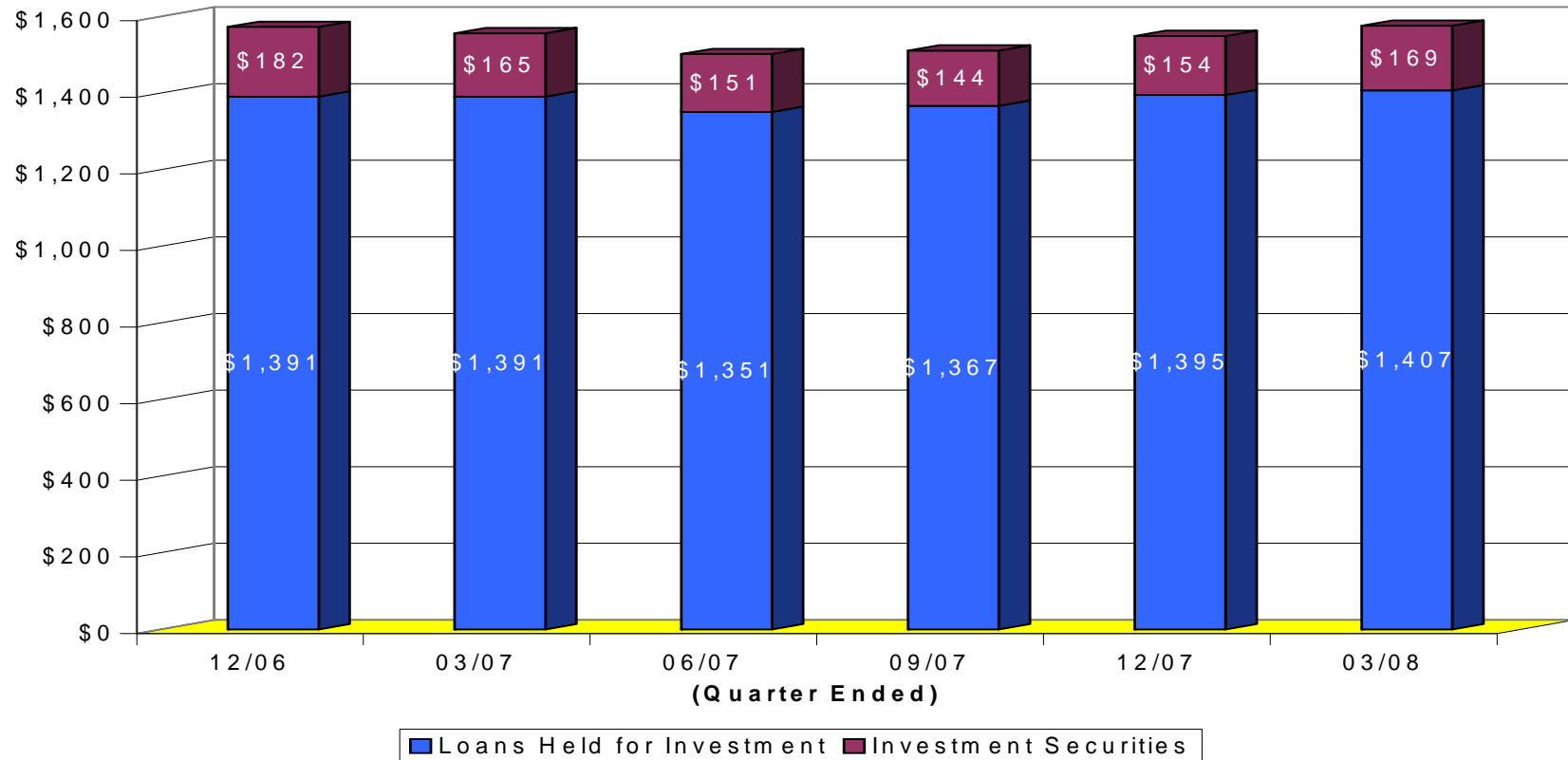


Total Assets



Loan to Investment Mix

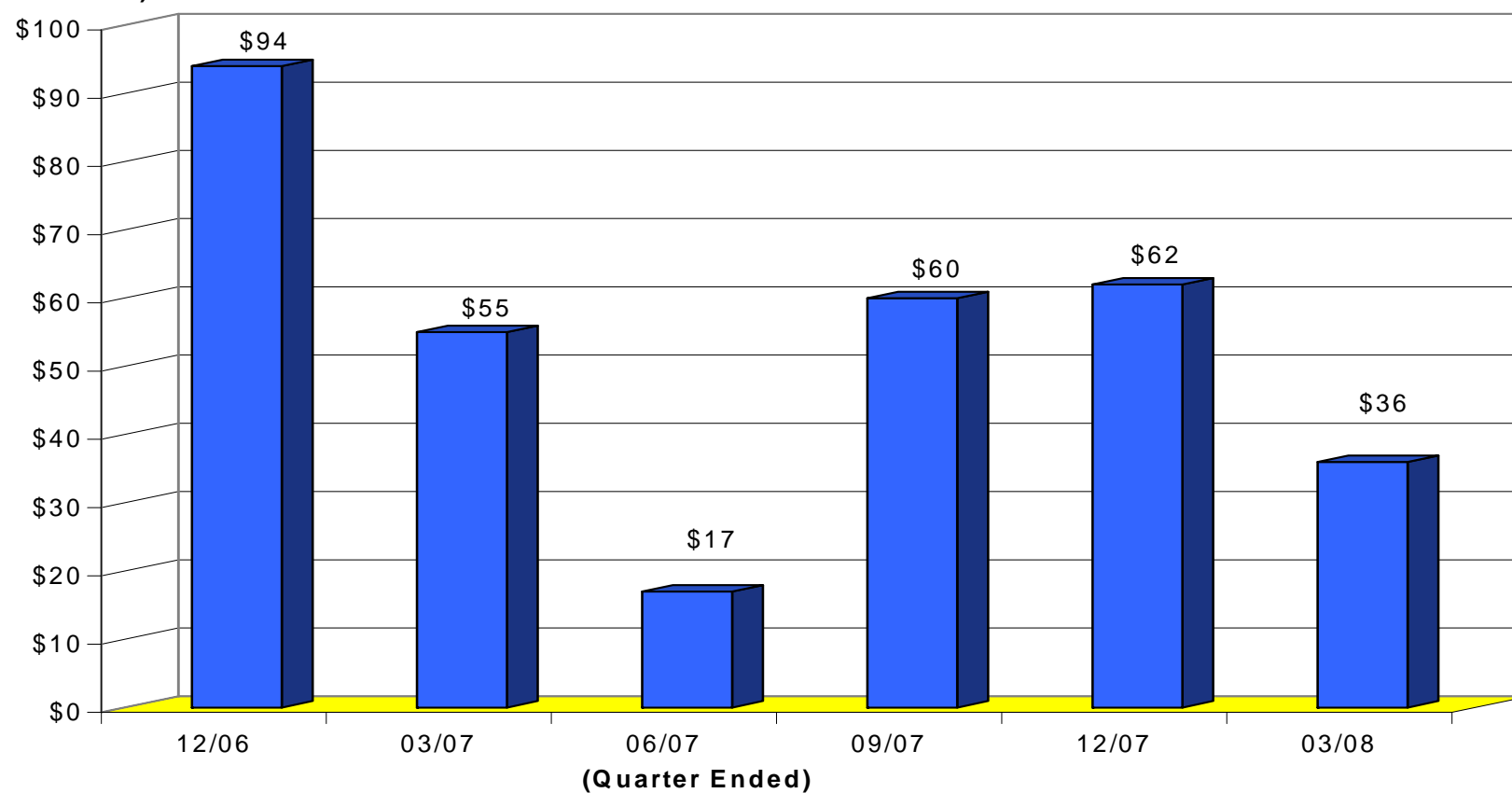
(In Millions)



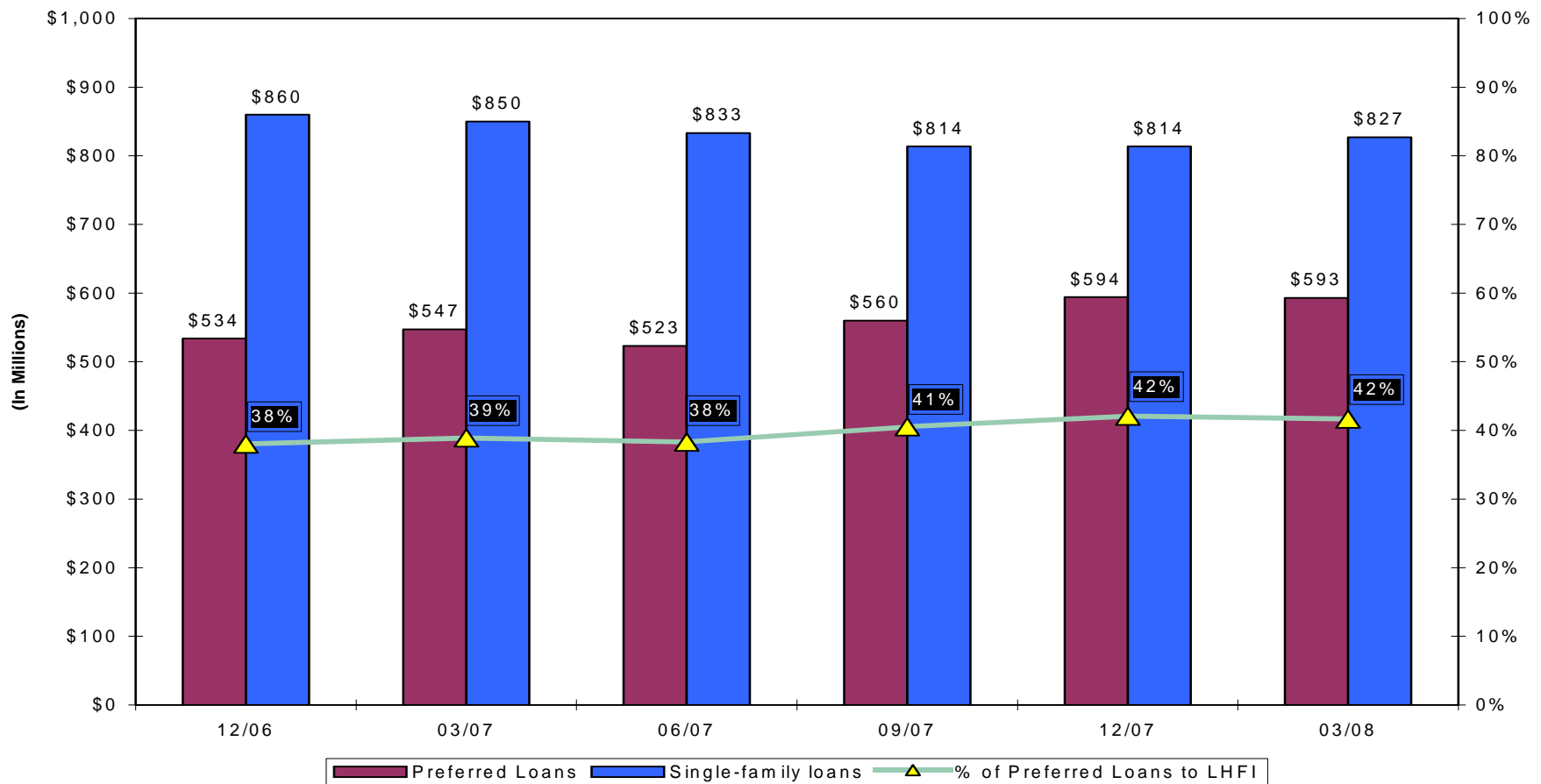
Provident Bank Loan Originations (Primarily “Preferred Loans”)



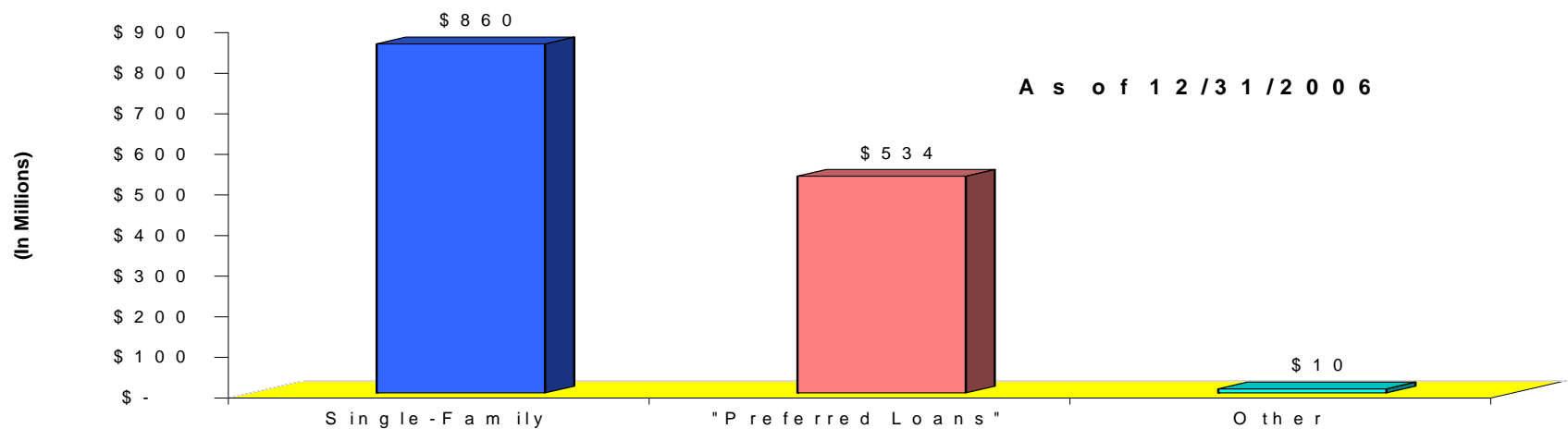
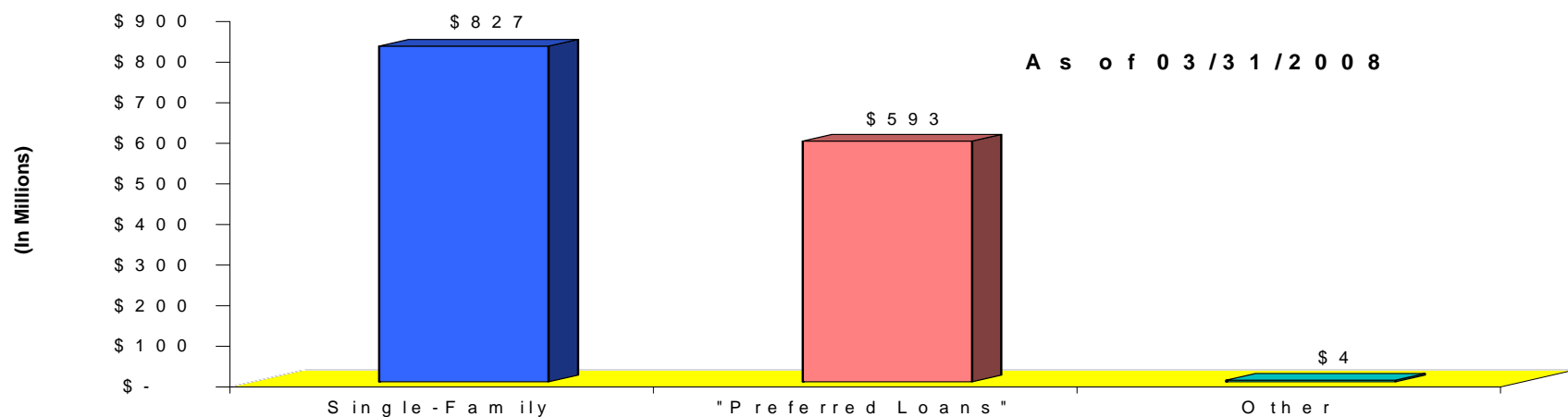
(In Millions)



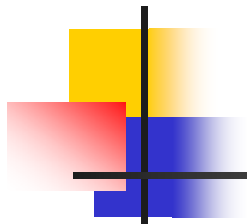
Loan Portfolio Mix (Loans Held for Investment)



Loan Portfolio Mix (Loans Held for Investment)

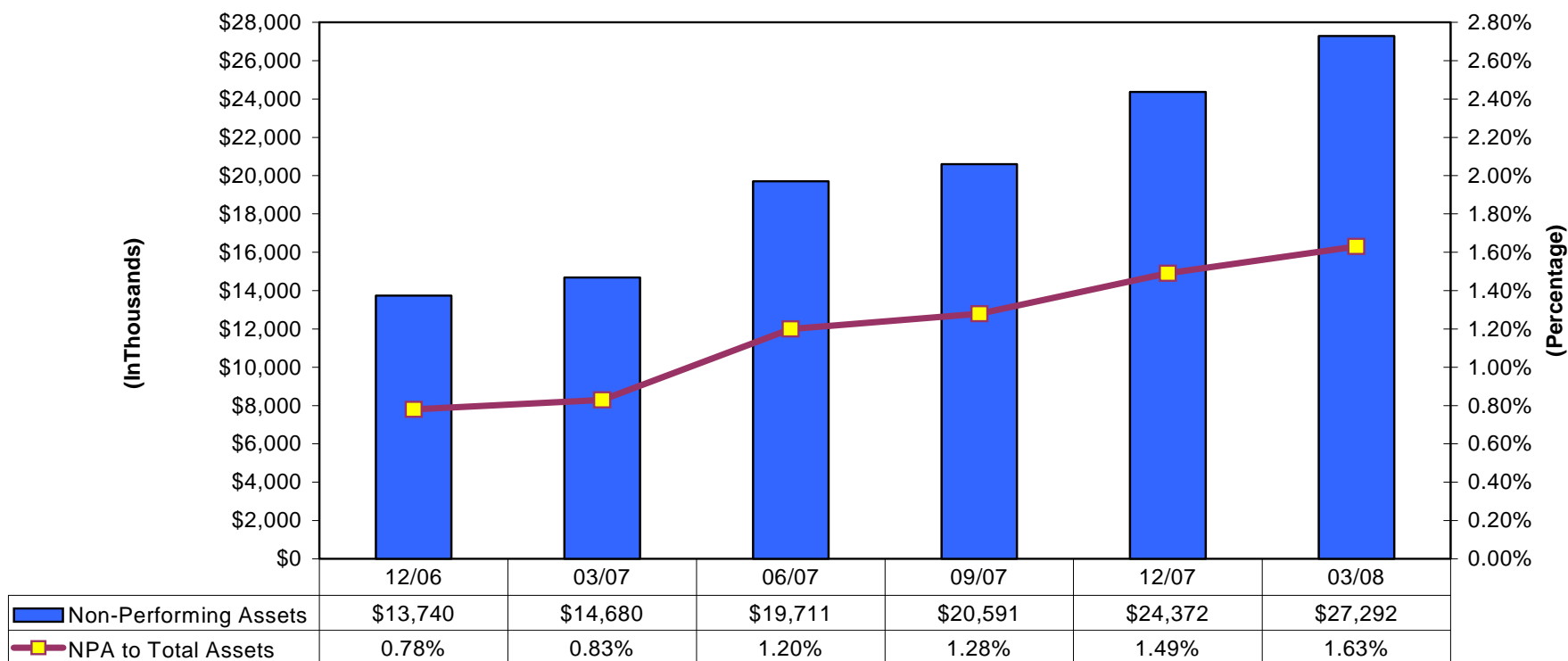


"Preferred Loans" - Multi-Family, Commercial RE, Construction and Commercial Business loans.



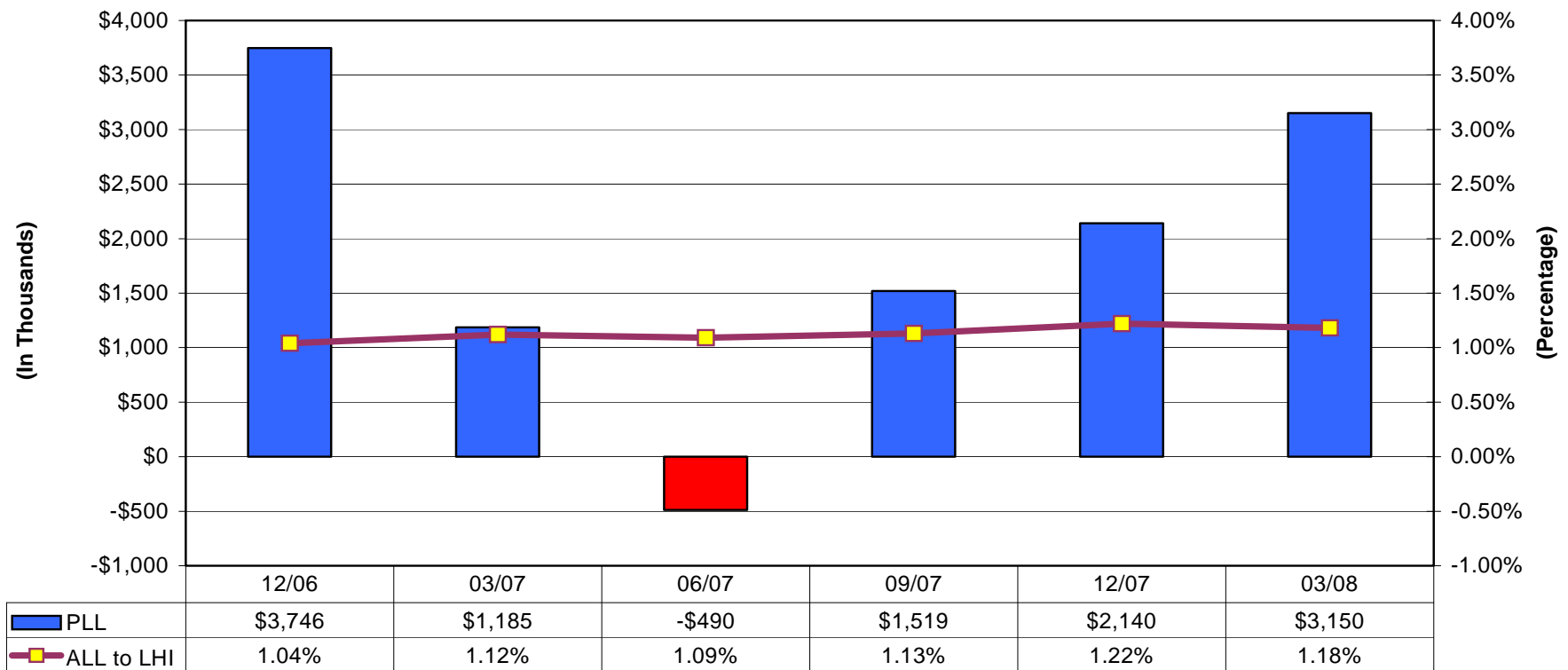
Asset Quality

Non-Performing Assets ("NPA") & NPA to Total Assets



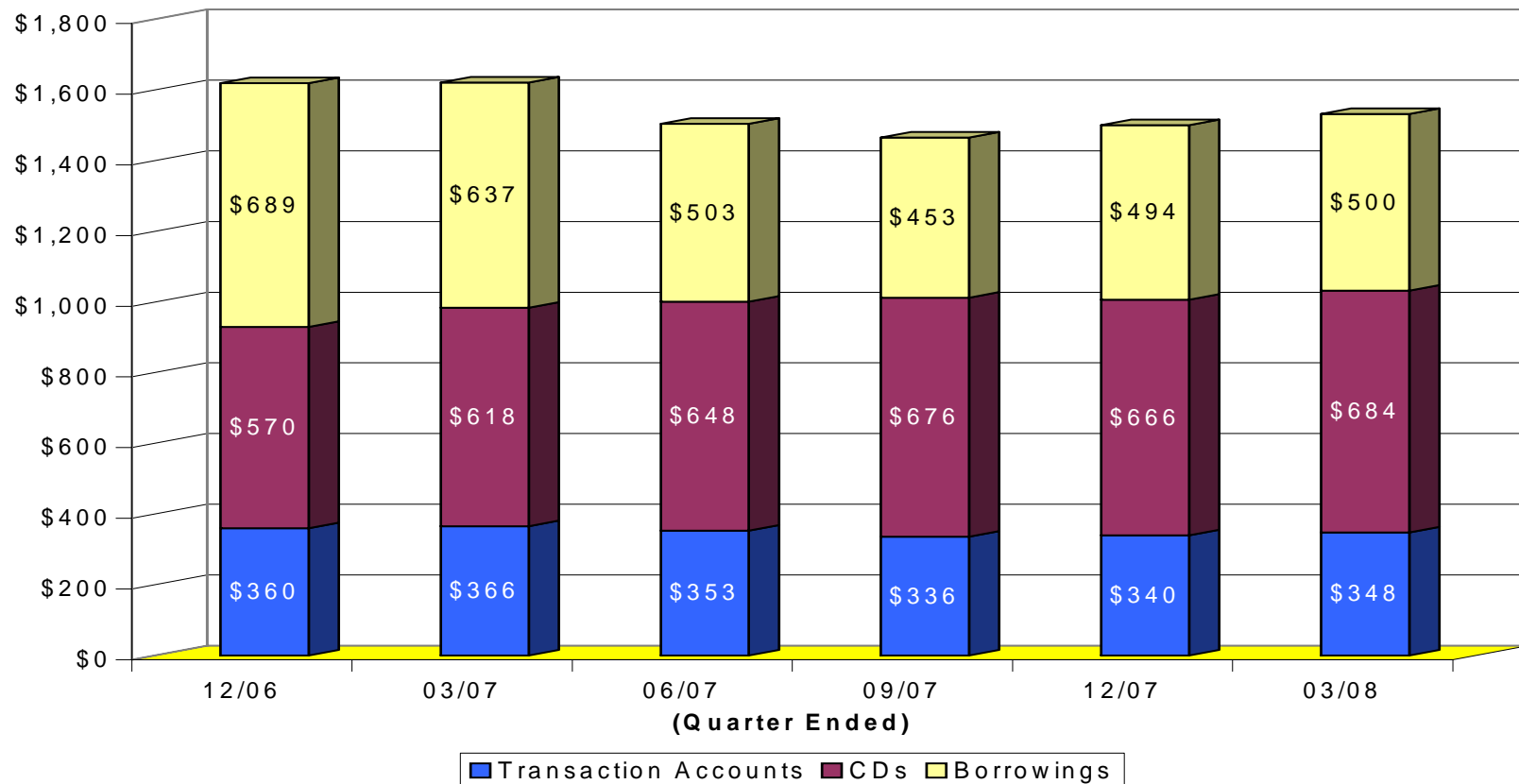
Asset Quality

Provision for Loan Losses (PLL) & Allowance for Loan Losses to Loans Held for Investment (ALL to LHI)

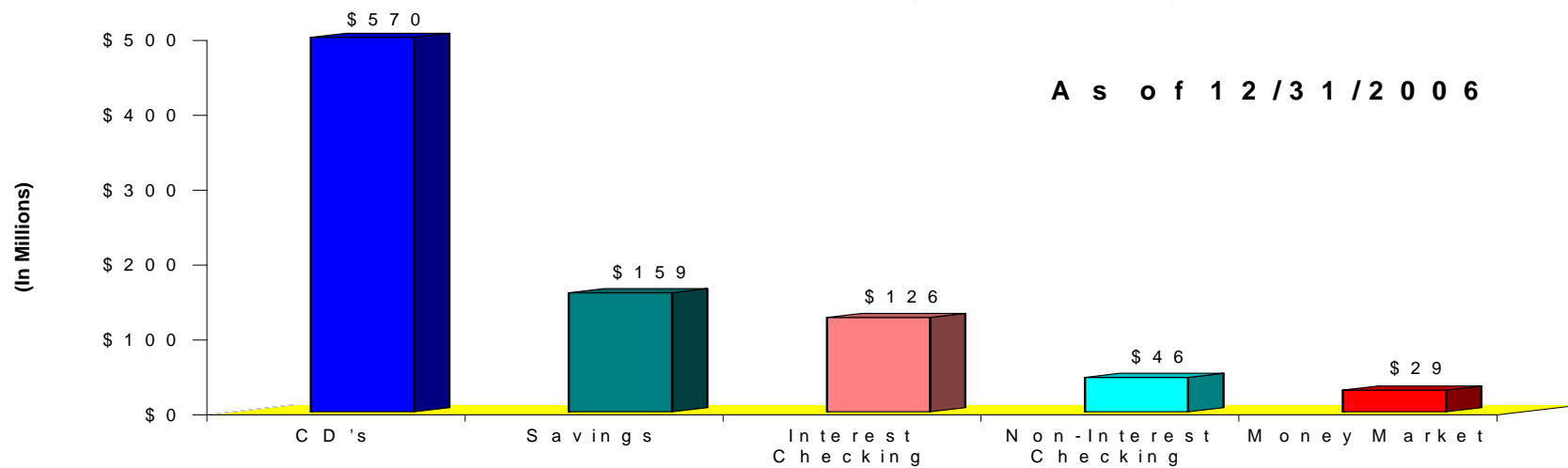
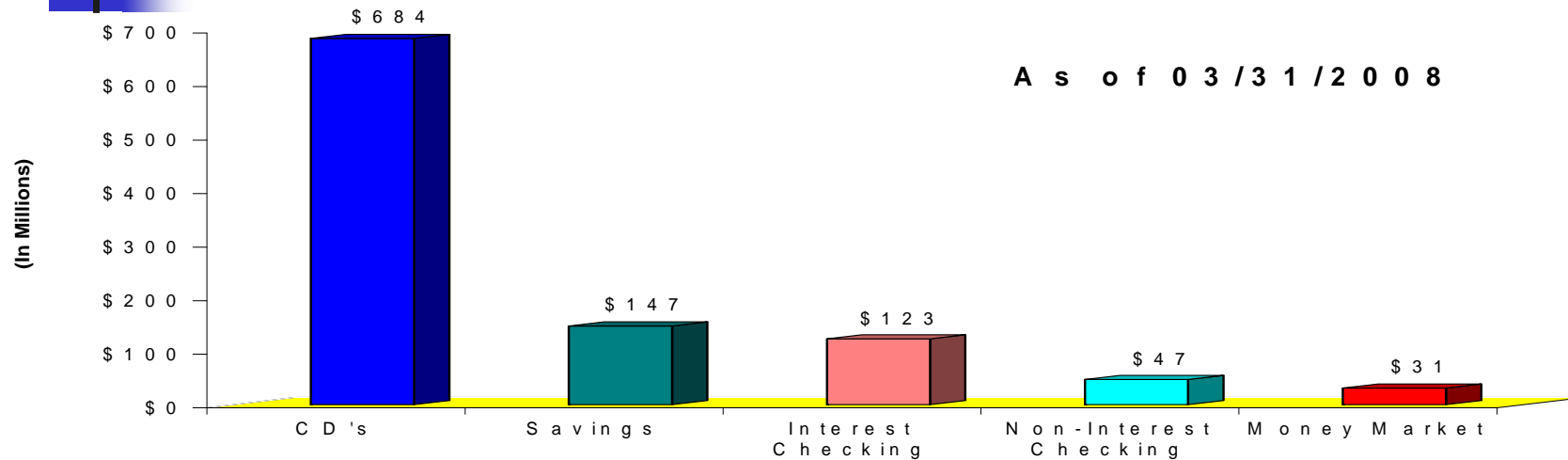


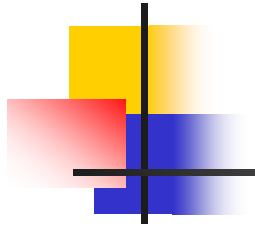
Transaction Accounts, CDs & Borrowings

(In Millions)



Deposit Composition





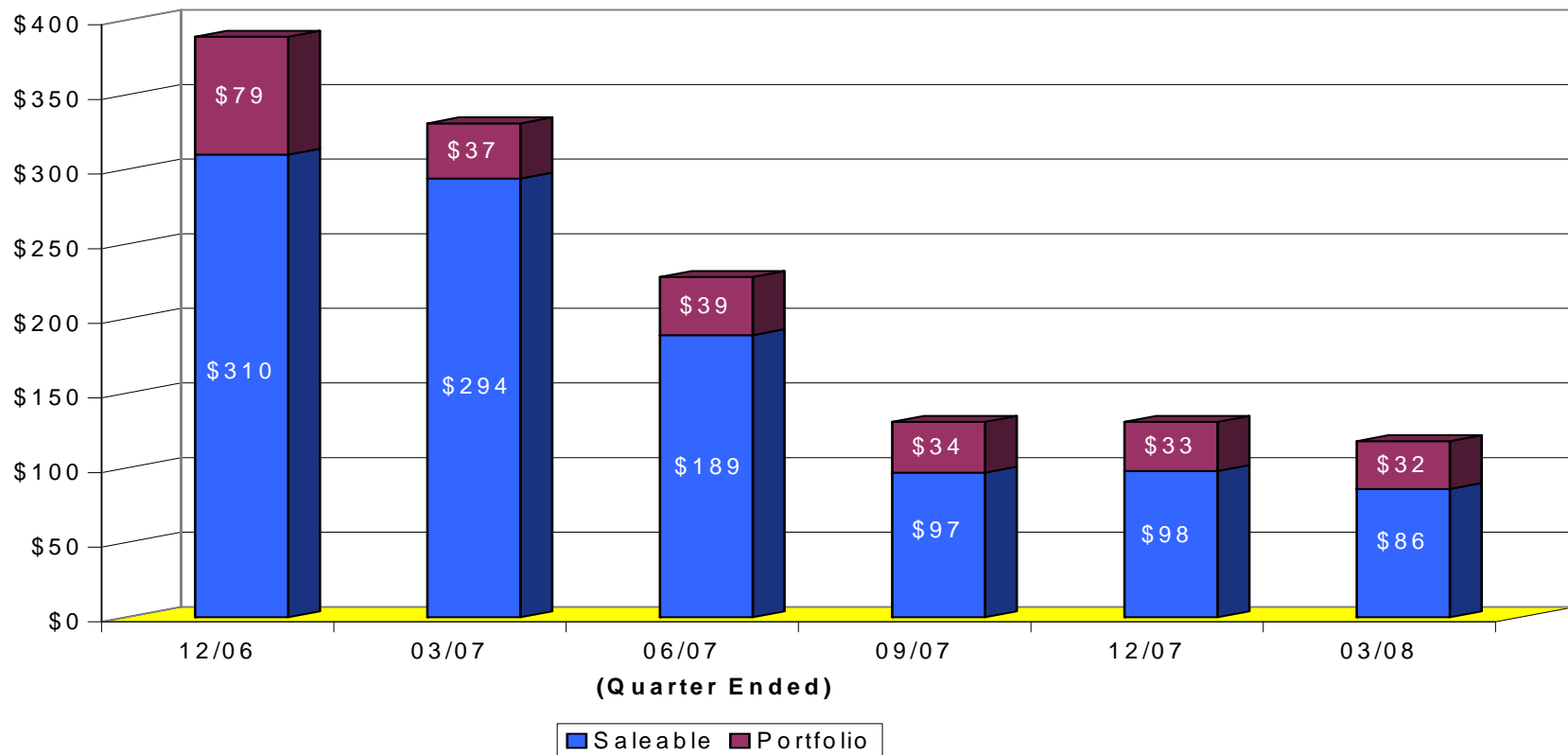
Mortgage Banking



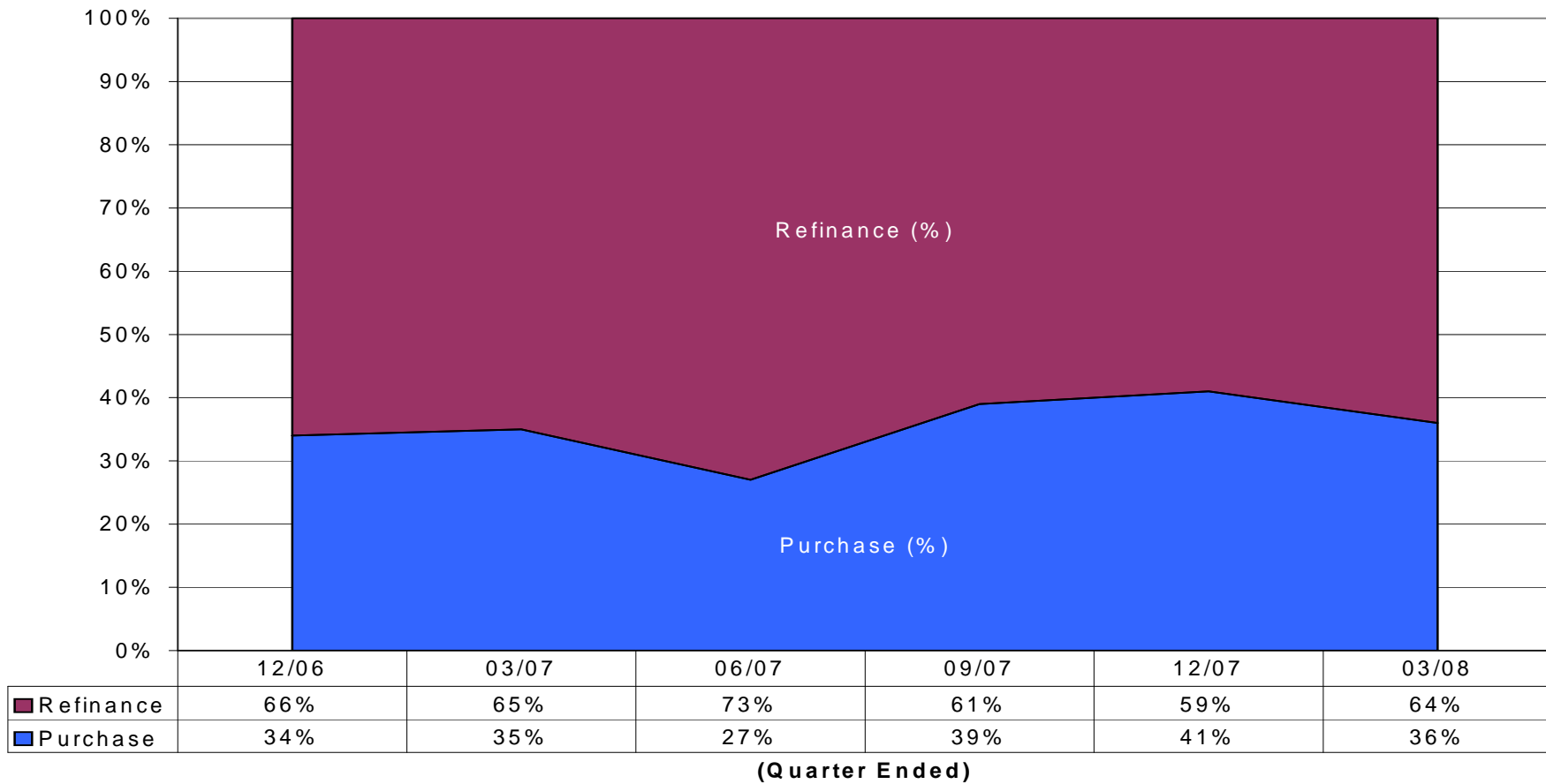
Faster funded home loans.

Provident Bank Mortgage Loan Originations

(In Millions)

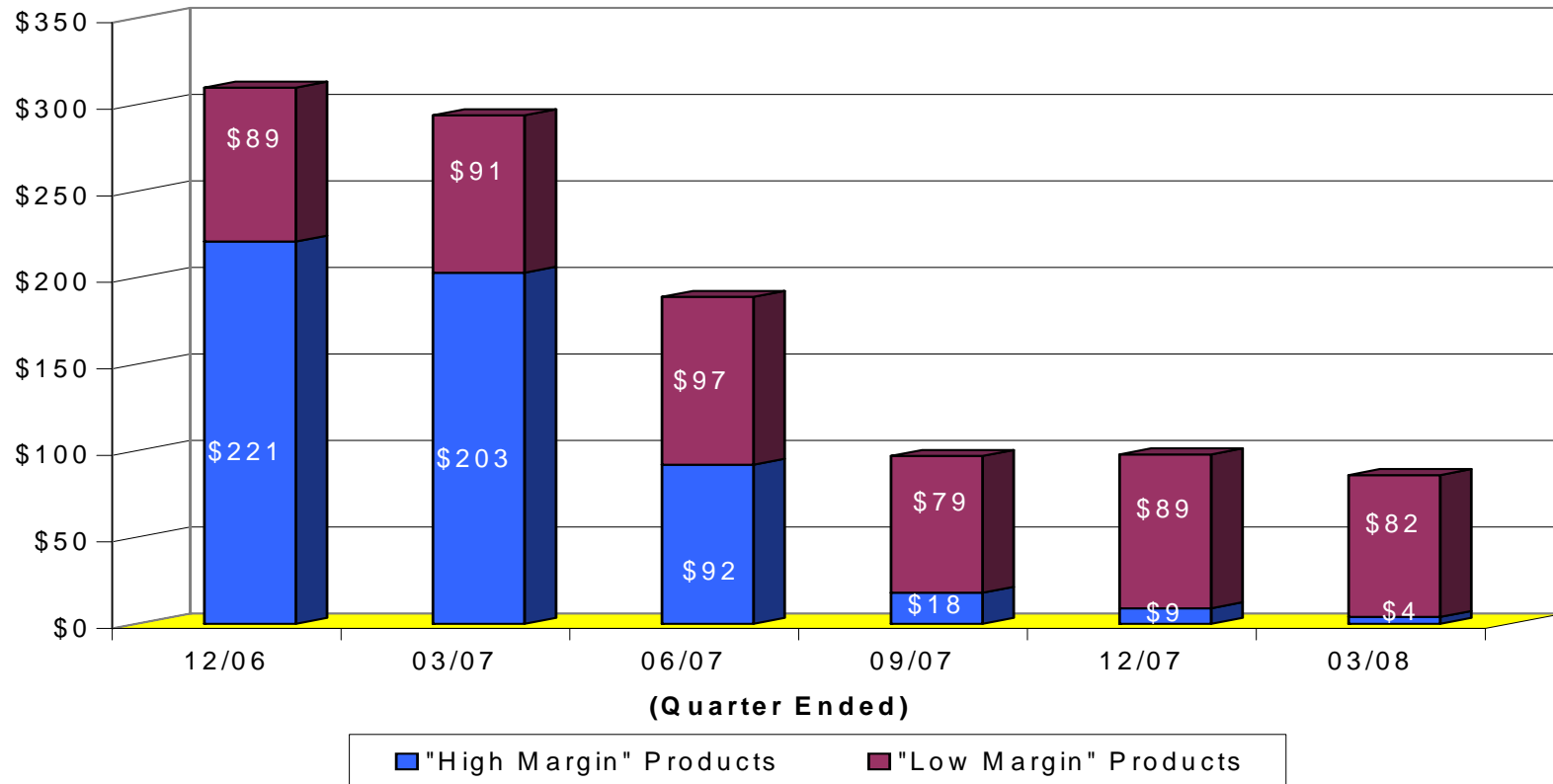


PBM Purchase vs. Refinance

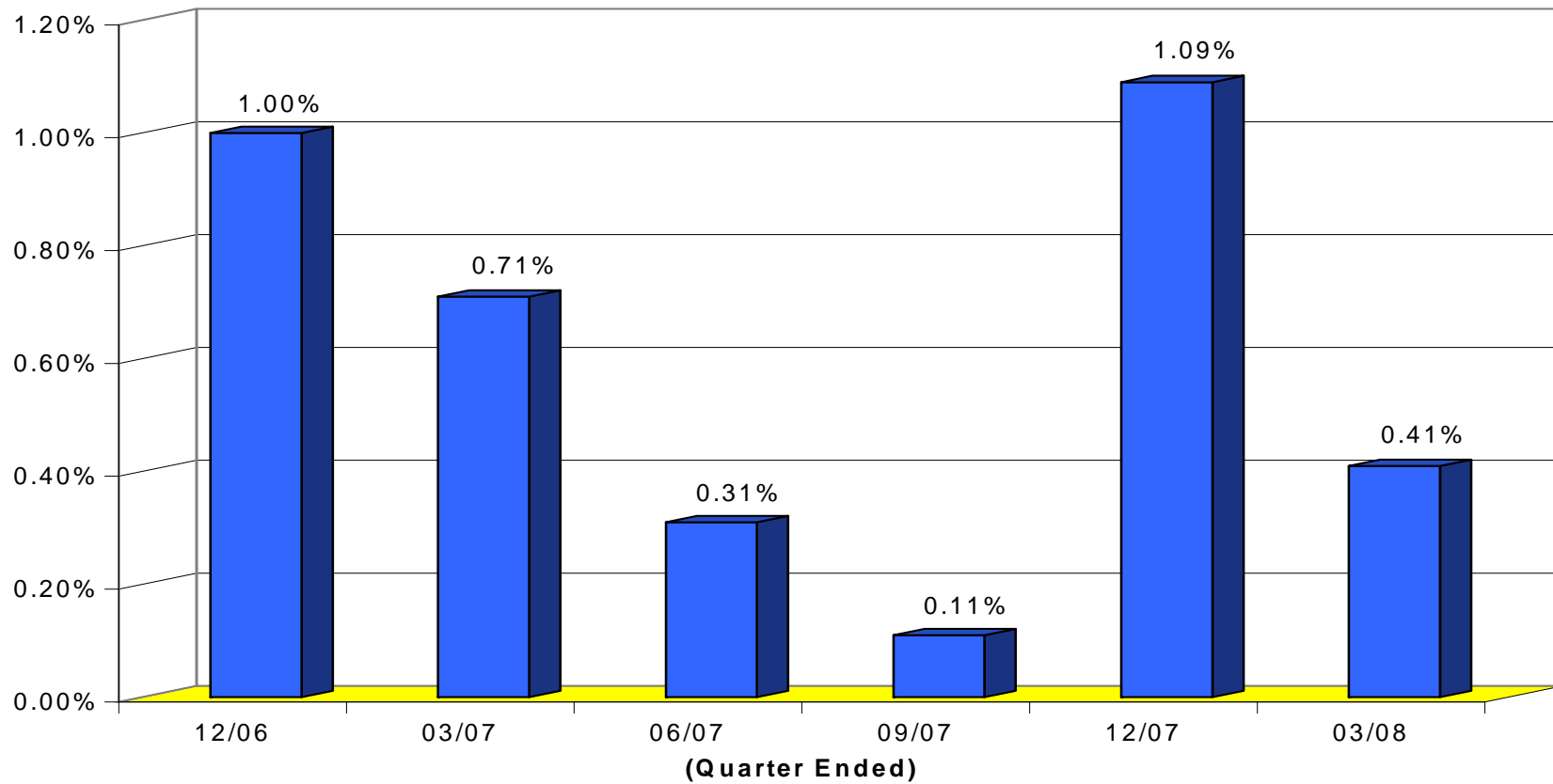


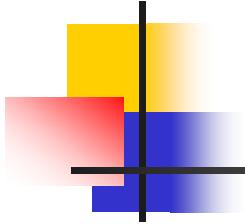
“High Margin” vs. “Low Margin” Products

(In Millions)



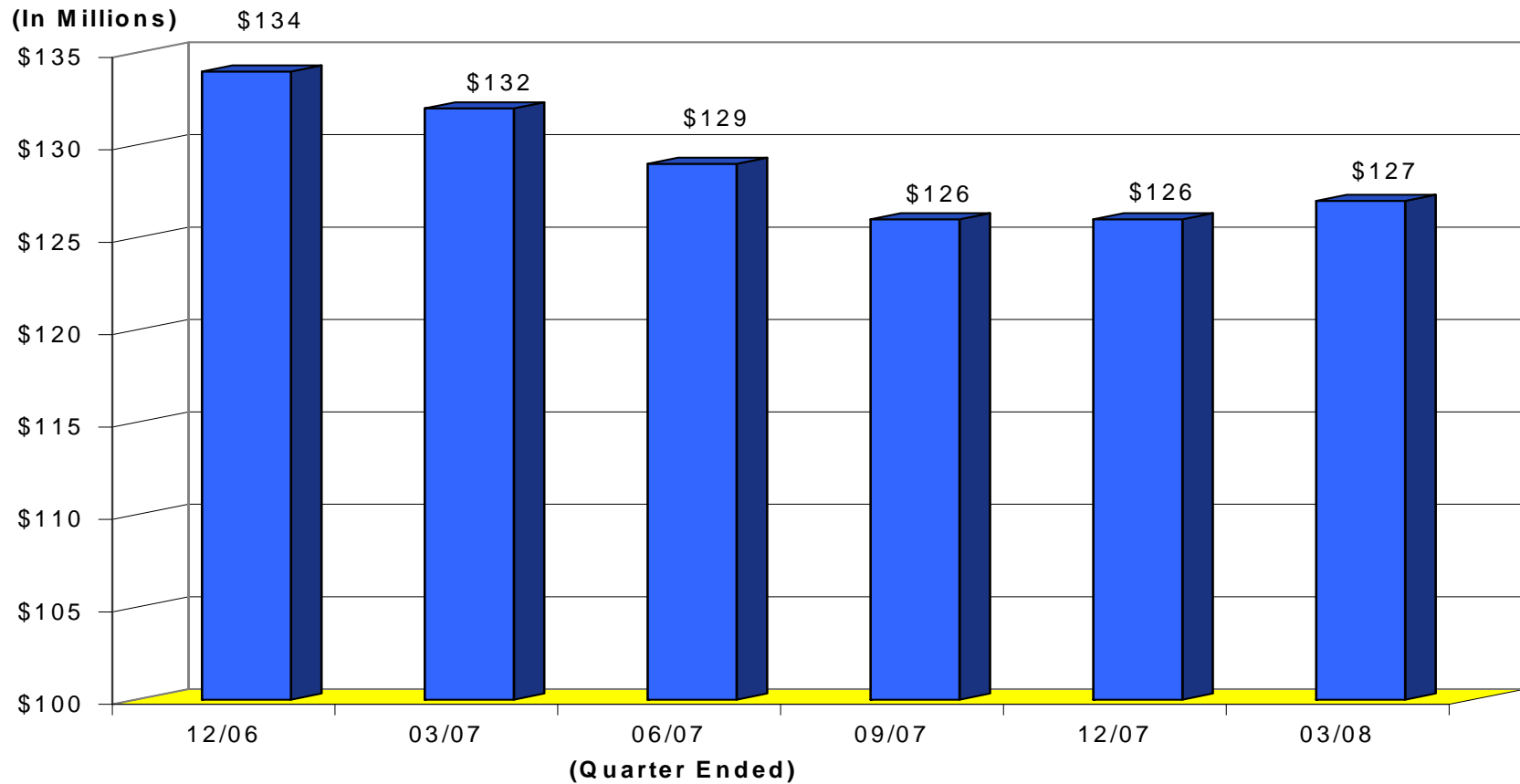
Loan Sale Margin



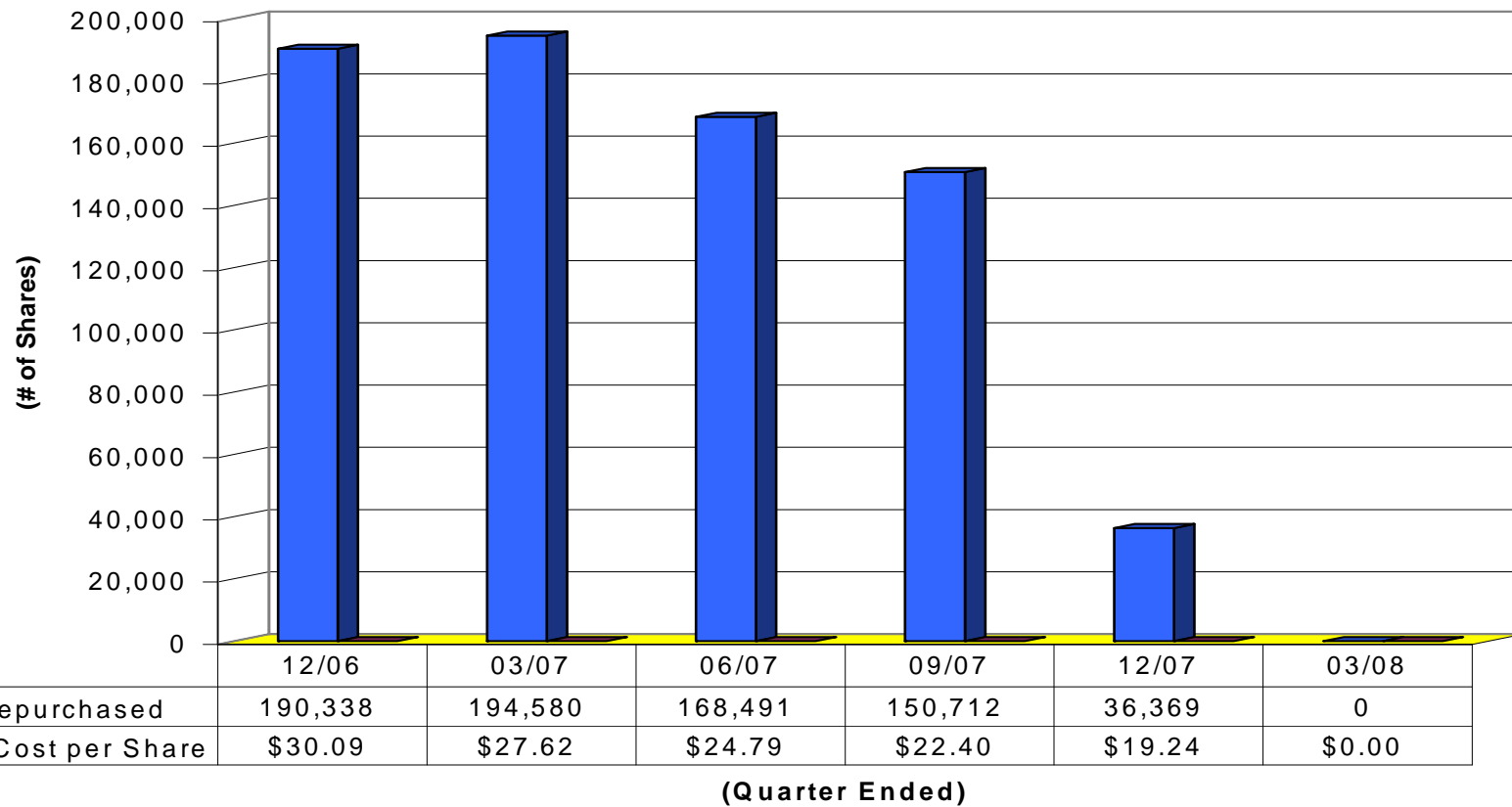


Capital Management

Stockholders' Equity

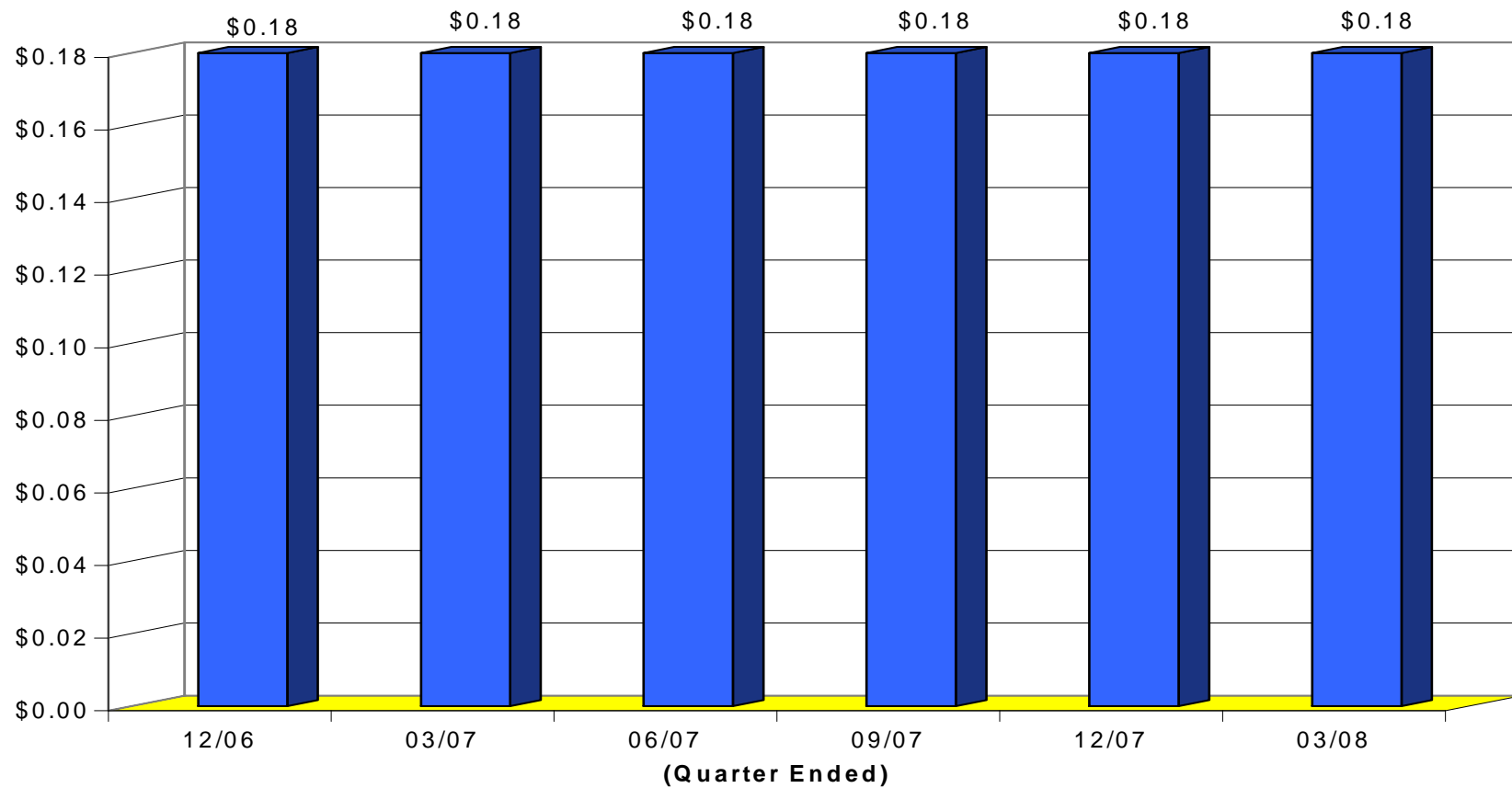


Share Repurchase Program



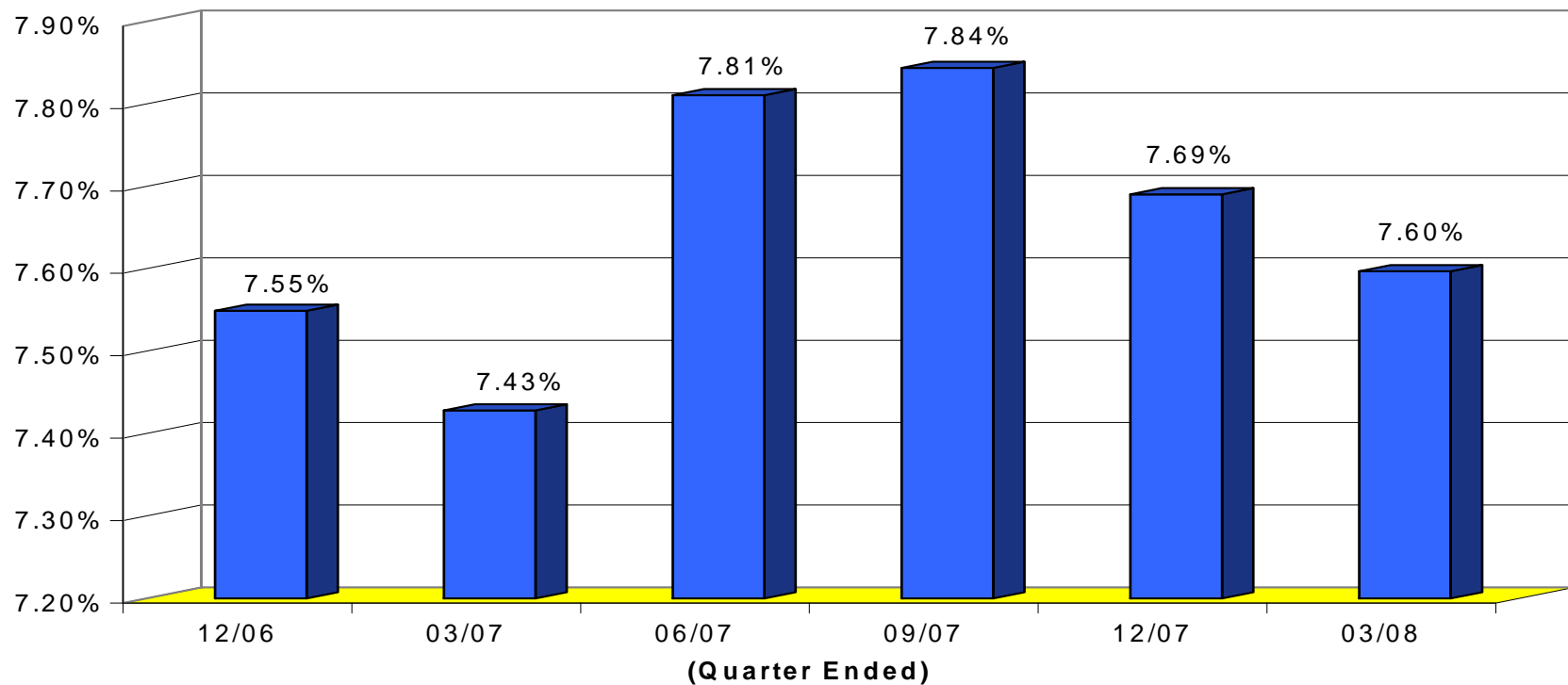


Cash Dividend per Share



Consolidated Capital Ratio

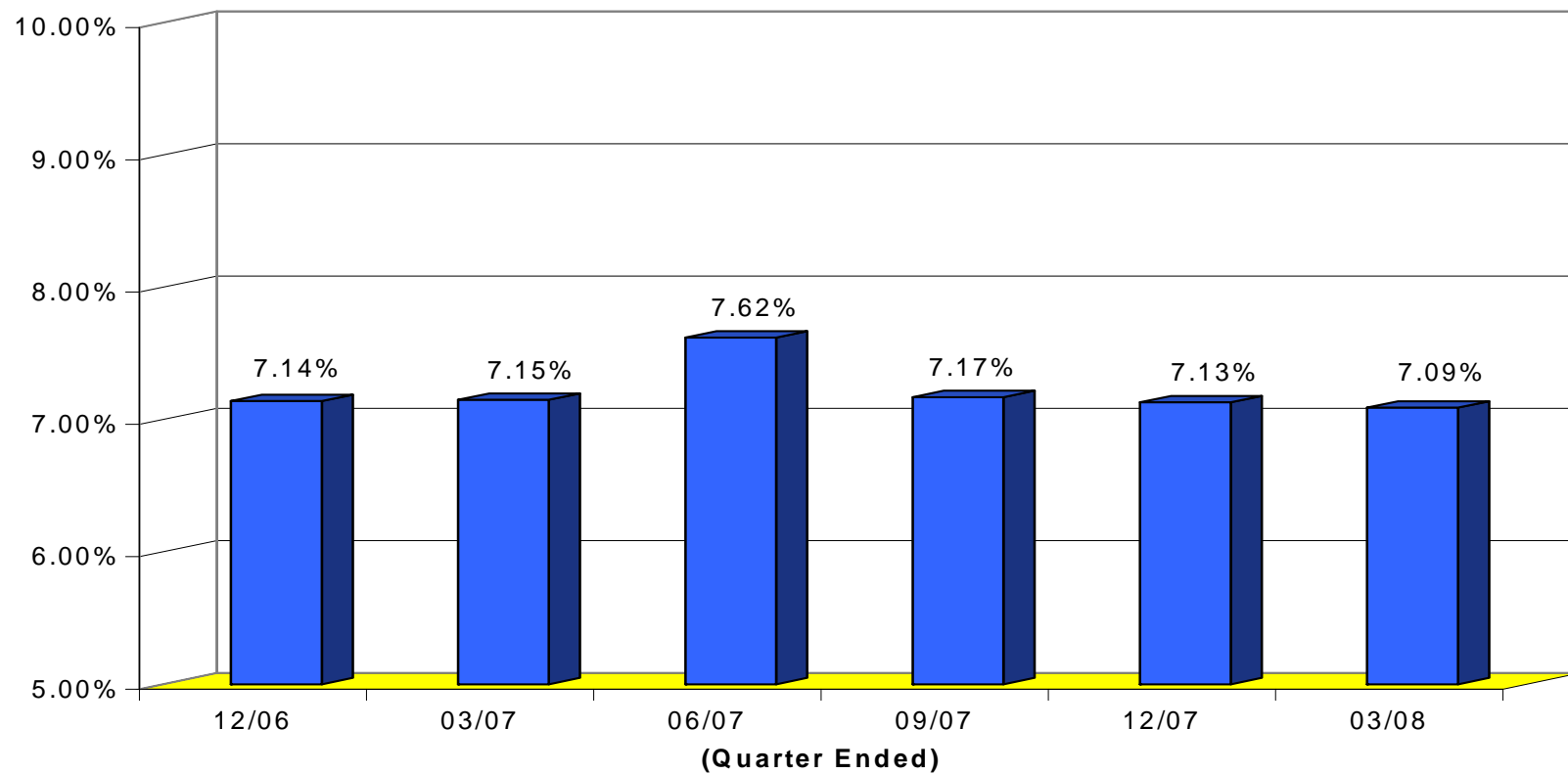
Equity to Assets





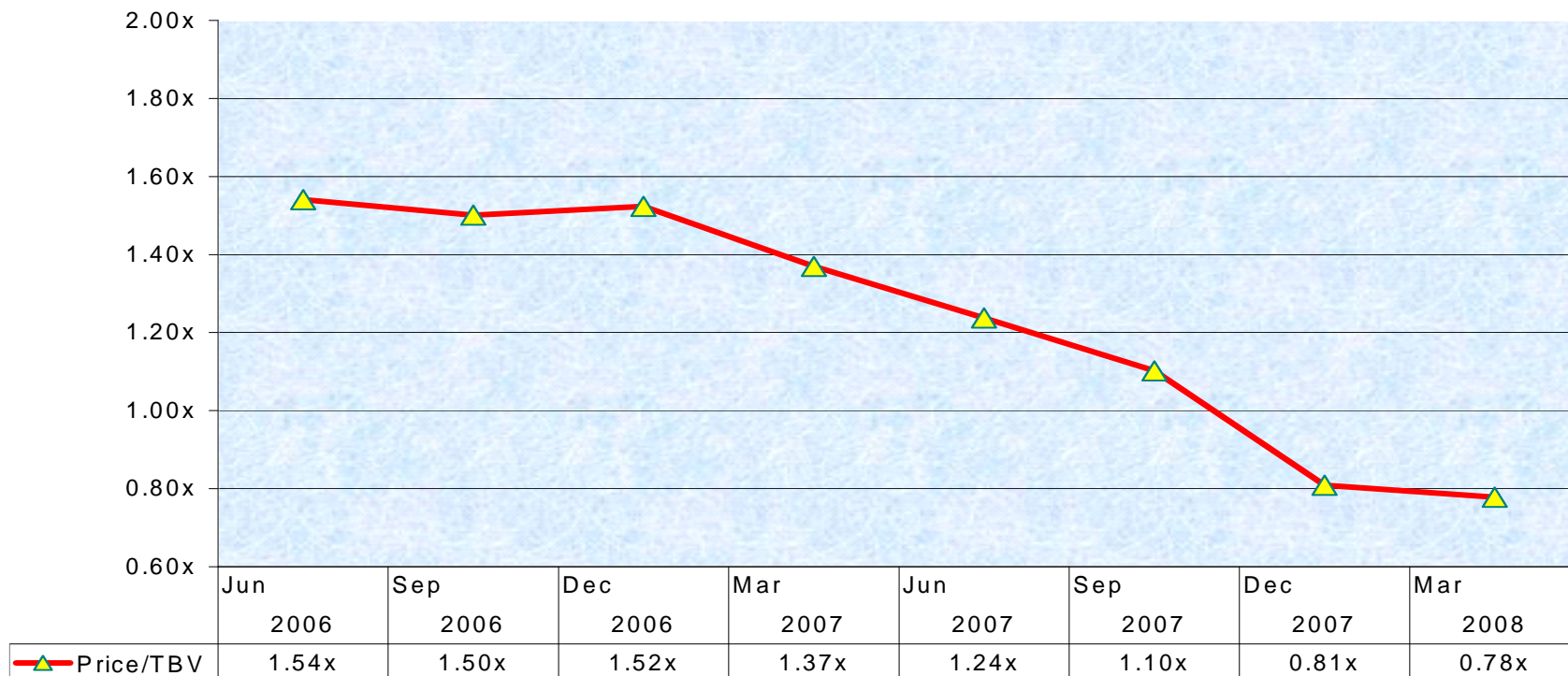
Bank Capital Ratio

Tier 1 Core Capital Ratio

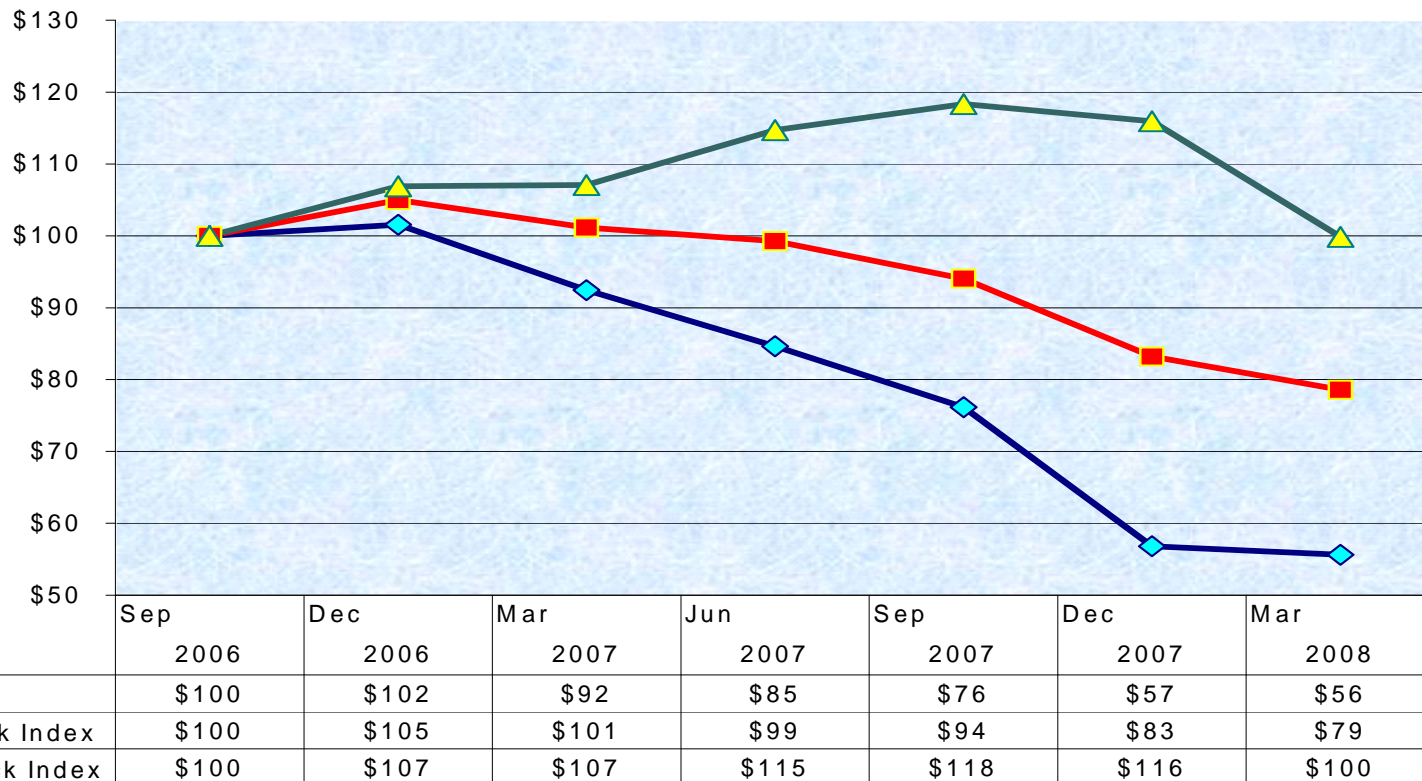


Value Proposition

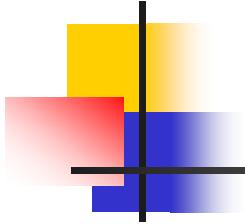
Stock Price to Tangible Book Value Multiple



Stock Performance



Assumes that the value of the investment in the Company's Common Stock and in each Index was \$100 on September 30, 2006 and that all dividends were reinvested.



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