

August 8, 2002

VIA FEDERAL EXPRESS

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AUG 9 2002

Jonathan G. Katz, Secretary
Securities & Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549

RE: Provident Financial Group, Inc.
Statements pursuant to Order no. 4-460

Dear Mr. Katz:

On behalf of Robert L. Hoverson, president and chief executive officer, and Christopher J. Carey, executive vice president and chief financial officer, of Provident Financial Group, Inc., I am enclosing the duly executed sworn statements required by Order no. 4-460 promulgated under Section 21(a)(1) of the Securities Exchange Act of 1934.

To acknowledge receipt of this letter and the enclosed statements, please date-stamp the enclosed copy of this letter and return it to the undersigned in the enclosed postage-prepaid envelope.

Very truly yours,



Mark E. Magee
Vice President and General Counsel

MEM:blp

cc: Robert L. Hoverson
Christopher J. Carey

MEM.LETTERS(SEC_SUO)

0364

**Statement Under Oath Of Principal Executive Officer And Principal Financial Officer
Regarding Facts And Circumstances Relating To Exchange Act Filings**

I, Christopher J. Carey, state and attest that:

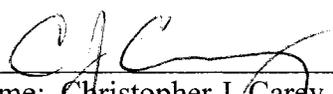
(1) To the best of my knowledge, based upon a review of the covered reports of Provident Financial Group, Inc., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with Provident Financial Group's Audit Committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the year ended December 31, 2001 of Provident Financial Group, Inc.
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Provident Financial Group, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.


 Name: Christopher J. Carey
 Date: August 7th, 2002

Subscribed and sworn to before me this 7th date of August, 2002.


 Notary Public: Mark E. Magee

My Commission Expires: My Commission has no expiration.

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