

PROVIDENT FINANCIAL HOLDINGS INC

Form SC 13G

January 21, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934
(Amendment No. 7)*

(Name of Issuer)
Provident Financial Holdings

(Title of Class of Securities)
Common Stock

(CUSIP Number)
743868101

Check the following box if a fee
is being paid with this statement.
(A fee is not required only if the
filing person: (1) has a previous statement
on file reporting beneficial ownership of
more than five percent of the class of securities
described in Item 1; and (2) has filed no amendment
subsequent thereto reporting beneficial ownership
of five percent or less of such class.)
(See Rule 13d-7).

*The remainder of this cover page shall
be filled out for a reporting persons
initial filing on this form with respect to
the subject class of securities, and for any
subsequent amendment containing information which
would alter the disclosures provided in a prior
cover page.

The information required in the remainder
of this cover page shall not be deemed
to be filed for the purpose of Section 18
of the Securities Exchange Act of 1934 (Act)
or otherwise subject to the liabilities of
that section of the Act but shall be subject
to all other provisions of the Act
(however, see the Notes).

- 1 NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF PERSON
THOMSON HORSTMANN & BRYANT, INC.
22-3508647
- 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*
N/A
- 3 SEC USE ONLY
- 4 CITIZENSHIP OR PLACE OF ORGANIZATION
A DELAWARE CORPORATION

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SADDLE BROOK, NJ 07663

- 5 SOLE VOTING POWER
188,650
- 6 SHARED VOTING POWER
0
- 7 SOLE DISPOSITIVE POWER
382,700
- 8 SHARED DISPOSITIVE POWER
NONE
- 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
382,700
- 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
N/A
- 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
8.01%
- 12 TYPE OF REPORTING PERSON *
IA

ITEM 1.

- (A) PROVIDENT FINANCIAL HOLDINGS
(B) 3756 CENTRAL AVE, RIVERSIDE, CA 92506

ITEM 2.

- (A) THOMSON HORSTMANN & BRYANT, INC.
(B) PARK 80 WEST, PLAZA TWO, SADDLE BROOK, NJ 07663
(C) A DELAWARE CORPORATION
(D) COMMON
(E) 743868101

ITEM 3.

- (E) INVESTMENT ADVISER REGISTERED
UNDER SECTION 203 OF THE INVESTMENT
ADVISERS ACT OF 1940

ITEM 4.

- (A) 382,700
(B) 8.01%
(C) (I) 188,650
(II) 0
(III) 382,700
(IV) NONE

ITEM 5. N/A

ITEM 6. N/A

ITEM 7. N/A

ITEM 8. N/A

ITEM 9. N/A

ITEM 10. CERTIFICATION

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By signing below I certify that,
to the best of my knowledge and belief,
the securities referred to above were acquired
in the ordinary course of business and were not
acquired for the purpose of and do not have the
effect of changing or influencing the control
of the issuer of such securities and were not
acquired in connection with or as a participant
in any transaction having such purposes
or effect.

SIGNATURE

After reasonable inquiry and to the best
of my knowledge and belief, I certify that
the information set forth in this statement
is true, complete and correct.

Richard A. Horstmann, VP
Date: 1/21/04