



DIVISION OF  
CORPORATION FINANCE

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

March 19, 2015

Via Email

Donavon P. Ternes  
President, Chief Operating Officer  
and Chief Financial Officer  
Provident Financial Holdings, Inc.  
3756 Central Avenue  
Riverside, California 92506

**Re: Provident Financial Holdings, Inc.**  
**Form 10-K for Fiscal Year Ended June 30, 2014**  
**Filed September 15, 2014**  
**File No. 000-28304**

Dear Mr. Ternes:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ John P. Nolan

John P. Nolan  
Senior Assistant Chief Accountant