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Form 4											
July 28, 200								OMB A	PPROVAL		
	UNITED	STATES		RITIES A shington			COMMISSIO	N OMB Number:	3235-02	287	
Check t if no loi	agor				DENIER			Expires:	January 20	31, 005	
subject Section Form 4	to SIAIEN 16.	1ENI OF		NGES IN SECUI		ICIAL O	WNERSHIP OF	Estimated burden hou response	average urs per	0.5	
Form 5 obligati may con <i>See</i> Inst 1(b).	ons ntinue. Section 17(a) of the I	Public U	Itility Hol	ding Cor		nge Act of 1934, of 1935 or Secti 940				
(Print or Type	Responses)										
1. Name and Address of Reporting Person <u>*</u> BARR JOSEPH			2. Issuer Name and Ticker or Trading Symbol PROVIDENT FINANCIAL				5. Relationship of Reporting Person(s) to Issuer				
			HOLDINGS INC [PROV]				(Check all applicable)				
(Last) (First) (Middle) 3756 CENTRAL AVENUE			3. Date of Earliest Transaction (Month/Day/Year) 07/26/2005				X_ Director10% Owner Officer (give title below) Other (specify below)				
	(Street)			endment, D onth/Day/Yea	-	1	6. Individual or Applicable Line) _X_ Form filed by	One Reporting P	erson		
RIVERSIE	DE, CA 92506						Form filed by Person	More than One R	eporting		
(City)	(State)	(Zip)	Tab	ole I - Non-l	Derivative	Securities A	cquired, Disposed	of, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemo Execution any (Month/Da	Date, if	3. Transactio Code (Instr. 8)	4. Securit nAcquired Disposed (Instr. 3, 4	(A) or of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature o Indirect Beneficial Ownership (Instr. 4)		
				Code V		(D) Price	. ,				
Reminder: Re	port on a separate line	for each cla	ass of sec	urities bene	Perso inforn requir	ns who res nation cont ed to resp	or indirectly. Spond to the colle cained in this forn ond unless the fo ntly valid OMB co	n are not rm	SEC 1474 (9-02)		

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of 8
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onof Derivative	Expiration Date	Underlying Securities I
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4) S

number.

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(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr. 8		Acquired (A) or Disposed (D) (Instr. 3, and 5)	d of				
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Option to Purchase (1)	\$ 29.93	07/26/2005		А		1,500		07/26/2006	07/26/2015	Common Stock	1,500

Reporting Owners

Reporting Owner Name / Addres	ŝs	Relationships					
	Director	10% Owner	Officer	Other			
BARR JOSEPH 3756 CENTRAL AVENUE RIVERSIDE, CA 92506	Х						
Signatures							
/s/Joseph P. Barr	07/27/2005						
<u>**</u> Signature of Reporting Person	Date						

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Represents options granted under Provident's 2003 Stock Option Plan, which vest ratably over a five year period and expire in ten years.
- (2) Includes 63,625 options previously granted under Provident's 1996 Stock Option Plan and 2003 Stock Option Plan. The options vest ratably over a five year period and expire in ten years.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.