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Provident Financial Holdings, Inc., NASDAQ GS: PROV, the holding company for Provident Savings Bank, F.S.B. ("[Provident Bank](#)") has donated over \$750,000 to local non-profits with their Community Partnership Program ("Program") since the Program's inception in 2006. For the year ending 2020, Provident Bank donated more than \$49,000 to local non-profit organizations such as service groups, parent teacher associations, homeowner's associations, booster clubs, foundations, church groups and societies, among others in Riverside and San Bernardino Counties.

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"The impact of the COVID-19 pandemic on non-profit organizations has been unparalleled. Provident Bank is grateful for the opportunity to provide funding that will make a meaningful difference to our local nonprofits. As our communities recover from the pandemic, we understand that our local nonprofits will be called upon to help establish the "new normal"," stated Gwen Wertz, Senior Vice President of Retail Banking.

Provident Bank's Community Partnership Program allows participating non-profits to receive annual donations by simply linking their unique ID number to their members who are customers of Provident Bank. Organizations can earn more as more of their members link their accounts to their unique ID. Of course, some restrictions apply and interested groups are encouraged to contact Provident for more information about the Program. You can reach Provident Bank at (800) 745-2217 to ask about the Community Partnership Program or by visiting www.myprovident.com.

With approximately \$1.2 billion in total assets, Provident Bank is the largest independent community bank headquartered in Riverside County, California, and has been serving the financial needs of its customers since 1956.

Safe-Harbor Statement

Certain matters in this News Release may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may 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 as a result of 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 its Annual Report on Form 10-K for the fiscal year ended June 30, 2020.

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