

Shareholder Information

Information for shareholders

Financial calendar

Dividend announced	13 March 2019
Annual general meeting	21 May 2019
Ex-dividend date for ordinary shares	23 May 2019
Record date for the dividend	24 May 2019
Payment date for the dividend	21 June 2019

Share price

The Company's shares are listed on the London Stock Exchange under share code 'PFG.L'. The share price is quoted daily in a number of national newspapers and is available on the Group's website at www.providentfinancial.com

Individual Savings Account (ISA)

Shareholders may take out an ISA which includes shares in the Company with a provider of their choice. However, the Company has made arrangements for its shareholders and employees to use Redmayne Bentley's ISA and general stockbroking services. Shareholders who are eligible and who wish to discuss associated fees and charges should contact:

Redmayne Bentley LLP
9 Bond Court
Leeds
LS1 2JZ
Telephone: 0113 243 6941

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Tax on dividends

The following information is intended to provide general guidance to individuals who are tax resident in the UK. It does not constitute professional advice. Shareholders who are in any doubt as to their personal tax position should seek their own professional advice, as should shareholders who are not resident in the UK.

For UK resident individuals, the tax treatment of dividends depends on whether the dividends are received before or after 5 April 2016.

Dividends received on or before 5 April 2016

A UK tax resident individual shareholder who receives a dividend prior to 5 April 2016 will be subject to tax on the dividend as follows:

- > The cash dividend you receive (the amount paid into your bank account) is grossed up for a notional 10% tax credit so that you are taxed on a gross dividend of 10/9ths of the cash dividend you receive.
- > The gross dividend is then taxed as follows:
 - > 10% for basic rate taxpayers;
 - > 32.5% for higher rate taxpayers; and
 - > 37.5% for additional rate taxpayers.
- > You can then deduct the notional 10% tax credit.
- > The overall result, after deducting the notional tax credit, is that you will have suffered an effective rate of tax on the cash dividend you receive of:
 - > 0% for basic rate taxpayers;
 - > 25% for higher rate taxpayers; and
 - > 30.56% for additional rate taxpayers.

Dividends received on or after 6 April 2016

For dividends received after 6 April 2016 the notional tax credit is abolished.

Instead, a UK tax resident individual shareholder will be taxed on the total cash dividends you receive (the amount paid into your bank account) above the new £5,000 annual tax free dividend allowance at the following rates:

- > 7.5% for basic rate taxpayers;
- > 32.5% for higher rate taxpayers; and
- > 38.1% for additional rate taxpayers.

The dividend allowance means that you can receive certain amounts of dividends tax free no matter what other non-dividend income you have in the tax year. The dividend allowance for the tax years from 2015/16 to 2016/17 was £5,000. This allowance has reduced to £2,000 in the 2018/19 tax year.

Information for shareholders *continued*

Registrars

The Company's registrar is:

Link Asset Services
The Registry
34 Beckenham Road
Beckenham
Kent
BR3 4TU

Telephone: 0871 664 0300 (from within the UK)

Calls cost 12p per minute plus your phone company's access charge. Calls outside the UK will be charged at the applicable international rate. Lines are open between 9.00am-5.30pm, Monday to Friday excluding public holidays in England and Wales.

Telephone: +44 (0)20 371 664 0300 (from outside the UK)

Link Signal Hub

Link Asset Services offers a share portal service which enables registered shareholders to manage their Provident Financial plc shareholdings quickly and easily online. Once registered for this service, you will have access to your personal shareholding and a range of services including: setting up or amending dividend bank mandates, proxy voting and amending personal details. For further information visit www.linksignalhub.com

Link Dividend Reinvestment Plan

Link Asset Services offers a Dividend Reinvestment Plan whereby shareholders can acquire further shares in the Company by using their cash dividends to buy additional shares. For further information contact Link Asset Services:

Telephone: 0371 664 0381 (from within the UK)

Calls cost 12p per minute plus your phone company's access charge. Calls outside the UK will be charged at the applicable international rate. Lines are open between 9.00am-5.30pm, Monday to Friday excluding public holidays in England and Wales.

Telephone: +371 664 0381 (from outside the UK)

Special requirements

A black-and-white large text version of this document (without pictures) is available on request from the Company Secretary at the address opposite. A PDF version of the full annual report and financial statements is available on our website.

Advisors

Independent auditor

Deloitte LLP
Four Brindleyplace
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B1 2HZ

Company advisors and stockbrokers

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25 Bank Street
London
E14 5JP
Barclays
1 Churchill Place
Canary Wharf
London
E14 4BB

Solicitors

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London
E14 5JJ
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Company Details

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