



Gender pay gap

We are committed to supporting diversity and creating an open and inclusive culture where everyone feels valued. We also recognise that the Group has a key role to play in closing the gender pay gap across the financial services sector, given that it has traditionally been seen as an industry that has lacked diversity and inclusivity. Here, you will find the gender pay gap numbers we are required by the Government to publish, which cover all staff employed by Provident Financial Management Services Limited (PFMSL), Provident

Personal Credit (PPC) and Vanquis Bank (VBL) (the legal entities of Provident Financial that are covered by the Gender Pay Gap Regulations). This gender pay gap data does not include those staff who are employed by Provident Financial plc, the parent company of Provident Financial, as it is not required to disclose data through the Gender Pay Gap Regulations. We hope to be able to disclose the gender pay gap data from a Group perspective in the near future.

Our pay and bonus gender gap as at 5 April 2018

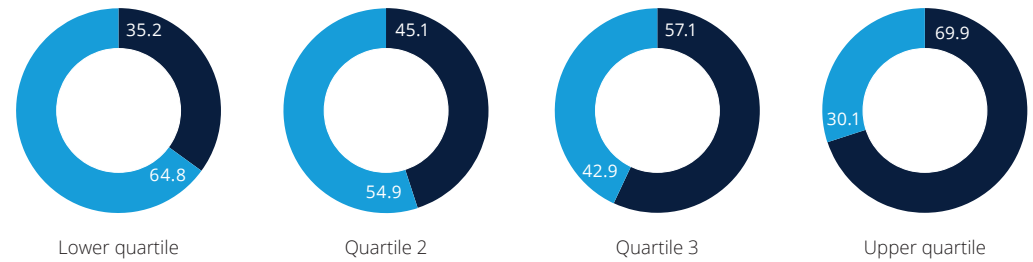
	Hourly pay		Bonus	
	Mean	Median	Mean	Median
Provident Financial Management Services Limited	30.4%	30.2%	61.3%	84.0%
Vanquis Bank	23.5%	11.6%	62.9%	25.6%
Provident Personal Credit	4.9%	0.0%	21.8%	0.0%



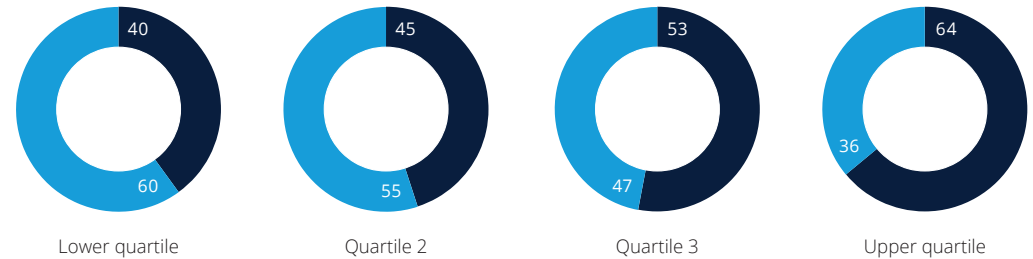
Gender representation by pay quartiles (%)

● Male ● Female

Provident Financial Management Services Limited



Vanquis Bank



Provident Personal Credit

