

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 figures we are required by the Government to publish, which cover all colleagues employed across the Group.

Our pay and bonus gender gap as at 5 April 2019

	Hourly pay 2019 (2018)		Bonus 2019 (2018)	
	Mean	Median	Mean	Median
Provident Financial Management Services Limited	29.7% (30.4%)	28.1% (30.2%)	71.7% (61.3%)	27.7% (84%)
Vanquis Bank	32% (23.5%)	21.7% (11.6%)	67.9% (62.9%)	38.5% (25.6%)
Provident Personal Credit	5.6% (4.9%)	0.1% (0%)	28.3% (21.8%)	0% (0%)
Moneybarn	38.1% (35.2%)	27.1% (27.3%)	75.5% (85.8%)	0% (0%)
Provident Financial plc	42.7% (71.4%)	34.6% (51.9%)	85.7% (94.3%)	52.1% (95%)
Cheque Exchange Limited	5.9% (3.9%)	21% (6.5%)	14.9% (95.3%)	7.4% (96.1%)



Our ambition is to create a truly diverse workforce. One that reflects the broad diversity of our local communities and the customers we serve. That diversity comes through having a culture of inclusion and providing equal opportunity.

Rob Lawson
Head of Sustainability
Provident Financial plc



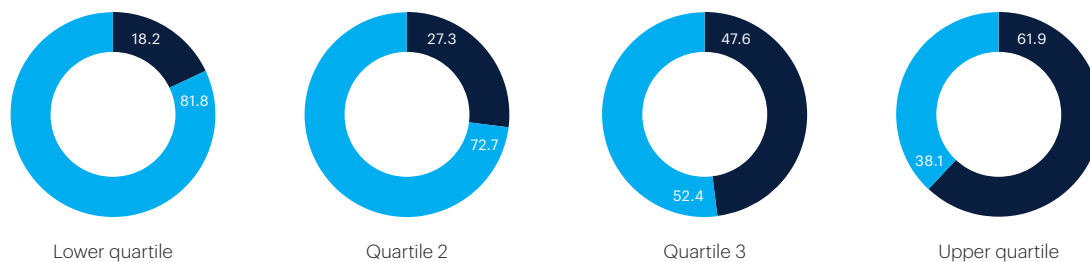


Gender pay gap continued

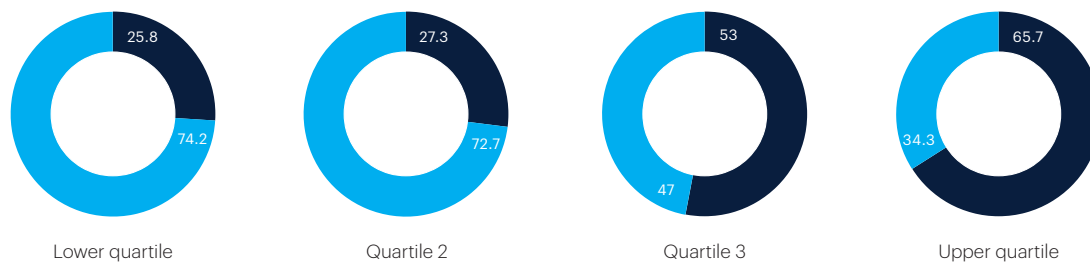
Gender representation by pay quartiles (%)

● Male ● Female

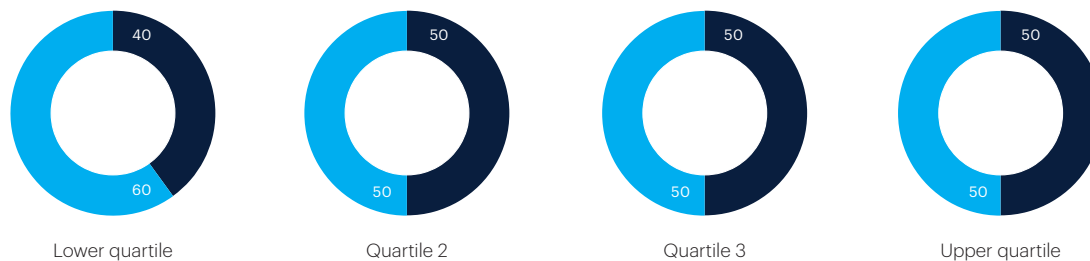
Provident Financial plc



Moneybarn



Cheque Exchange Limited



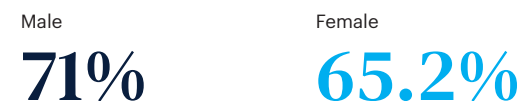
Provident Financial plc

Proportion of males and females receiving a bonus in 2019:



Moneybarn

Proportion of males and females receiving a bonus in 2019:



Cheque Exchange Limited

Proportion of males and females receiving a bonus in 2019:



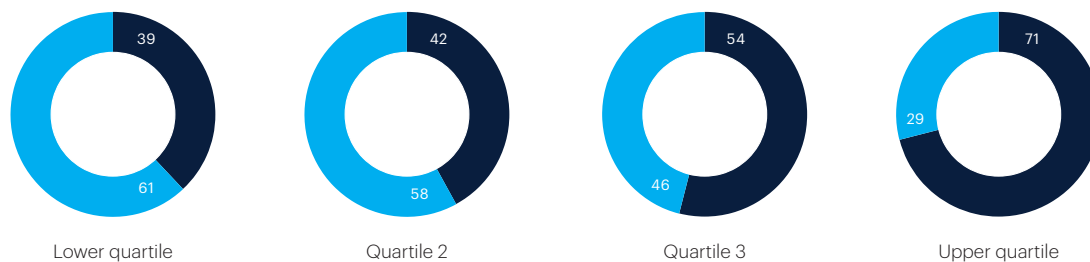


Gender pay gap continued

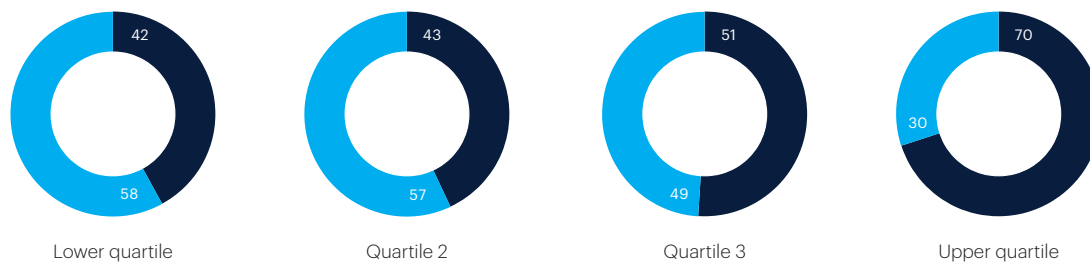
Gender representation by pay quartiles (%) continued

● Male ● Female

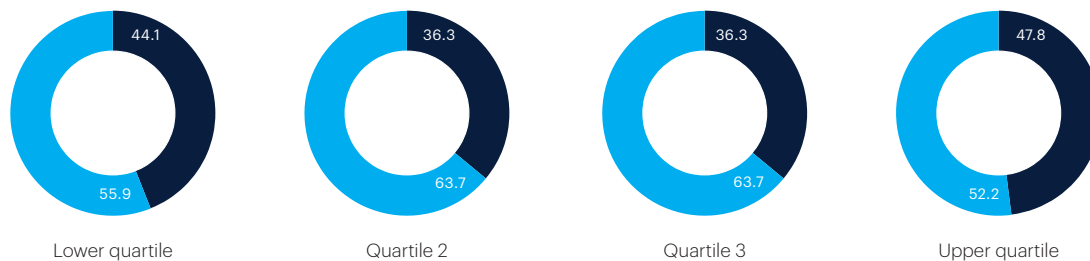
Provident Financial Management Services Limited



Vanquis Bank



Provident Personal Credit



Provident Financial Management Services Limited

Proportion of males and females receiving a bonus in 2019:

Male

88.7%

Female

91.2%

Vanquis Bank

Proportion of males and females receiving a bonus in 2019:

Male

87.3%

Female

90.5%

Provident Personal Credit

Proportion of males and females receiving a bonus in 2019:

Male

95.9%

Female

96.8%

