

**Provident Financial Management Services Limited**

Provident Financial Management Services Limited (PFMSL) is part of the Provident Financial Group, a lender established in 1880 with a history of operating predominantly in the home credit market.

The Company specialises in the provision of personal credit products for consumers in the non-standard lending market, through our two brands – Provident and Satsuma Loans. The business model is based on a common approach, but adapted to closely suit the needs of non-standard consumers in the home credit and online loan markets.

**Our Gender Pay Gap Report**

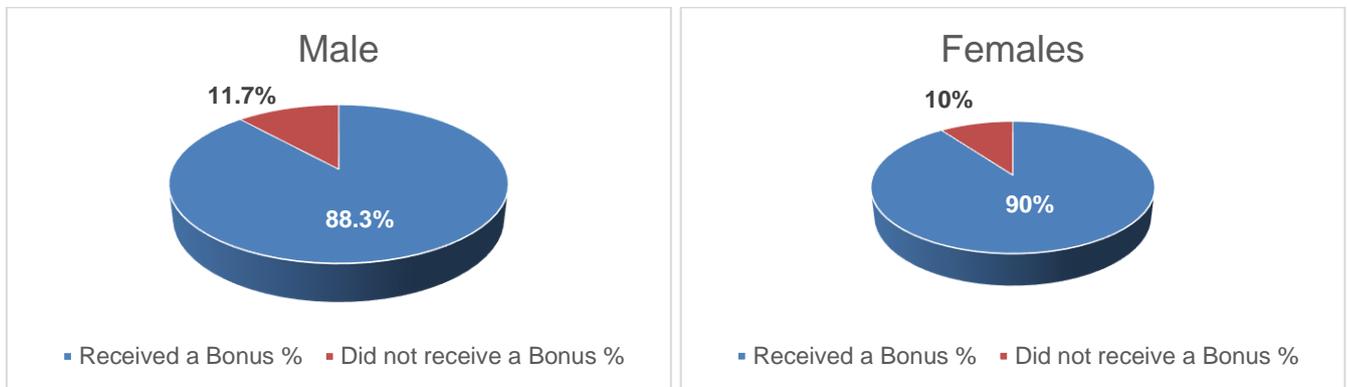
At PFMSL, we strongly believe in our Group’s principles of financial inclusion as a business. For our colleagues, this also translates into having an inclusive workplace. We believe in building a fair, equal and inclusive culture for all our colleagues.

**Our Pay and Bonus Gender Gap as at April 5<sup>th</sup> 2017:**

	Mean	Median
Hourly Pay	34.9%	30.9%
Bonus	65.3%	0.0%

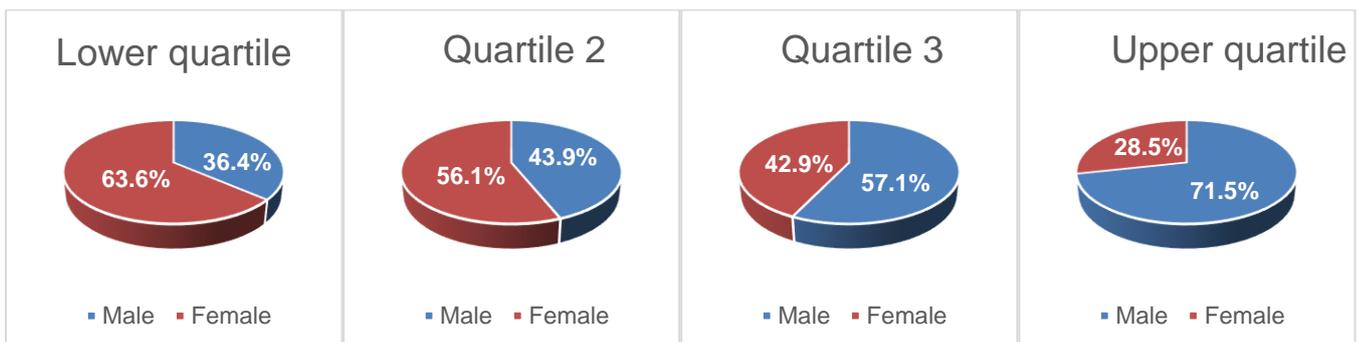
This table shows the overall mean and median gender pay gap based on hourly rates of pay as at April 5<sup>th</sup> 2017. It also captures the mean and median bonuses paid in the year up to April 2017.

**Colleagues awarded a bonus**



A slightly higher percentage of women than men at PFMSL were paid a bonus in the year up to April 2017.

**Gender representation by pay quartiles:**



The image above illustrates the gender distribution (%) at PFMSL across four pay quartiles, each containing around 247 colleagues.

At PFSML, we believe our gender pay gap is driven by the structure of our workforce where there is a greater representation of males in more senior roles. We recognise that we need to have a greater gender balance at senior level and we believe this can be achieved by having more focussed action around attracting, retaining and developing female talent.

As part of the Provident Financial Group, we know that our long-term success relies on ensuring that we reflect the many diverse communities we serve so that we're able to deliver the products and services that our customers need.

I confirm that the data presented in this statement is accurate.

A handwritten signature in black ink that reads "Chris Gillespie". The signature is written in a cursive style and is underlined with a single horizontal stroke.

Chris Gillespie

Managing Director