

## Gender Pay Gap Report 2020

### 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 purpose of putting people on a path to a better everyday life. We believe in building a fair, equal and inclusive culture for all our colleagues.

### Our Pay and Bonus Gender Gap as at April 5th, 2020:

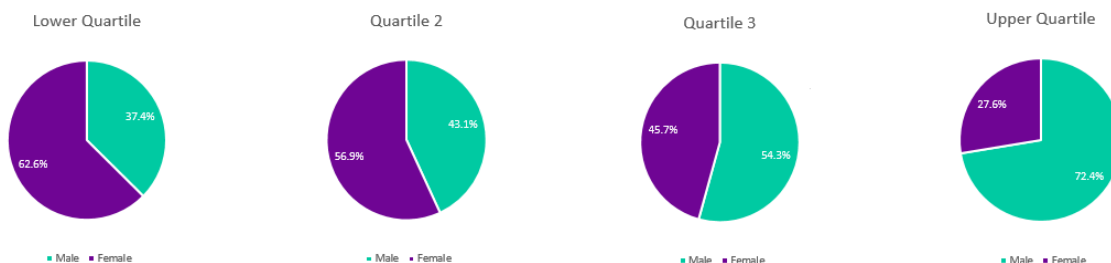
	Mean	Median
Hourly Pay	29.0%	27.5%
Bonus	66.2%	22.5%

This table shows the overall mean and median gender pay gap based on hourly rates of pay as at April 5th, 2020. It also captures the mean and median bonuses paid in the year up to April 2020 for the 2019 performance year.

### Colleagues awarded a bonus



### Gender representation by quartiles



The images above illustrate the gender distribution at PFMSL across four equally sized pay quartiles, each containing around 174 colleagues.

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

A handwritten signature in black ink, appearing to read "Hamish Paton". The signature is written in a cursive, flowing style.

Hamish Paton  
Managing Director