

Gender Pay Gap Report 2020

Provident Personal Credit

Provident Personal Credit (“PPC”) is part of the Provident Financial Group, a lender established in 1880 with a history of operating predominantly in the home credit market. Provident Personal Credit is the largest home credit business in the UK.

Our Gender Pay Gap Report

At PPC, 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:

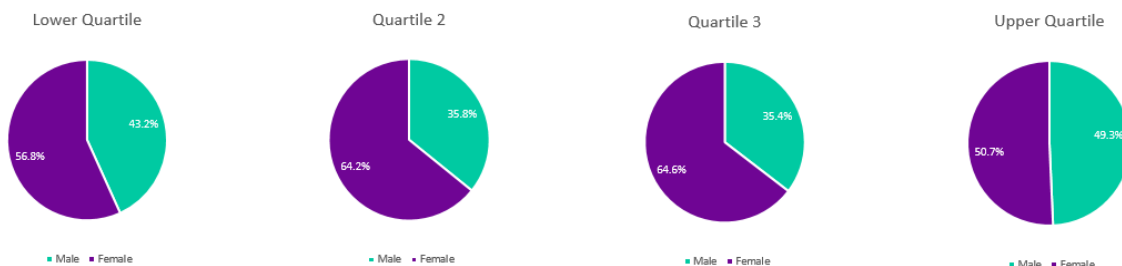
	Mean	Median
Hourly Pay	6.3%	0.2%
Bonus	20.3%	-4.4%

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 PPC across four equally sized pay quartiles, each containing around 469 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