

29 March 2011

PROVIDENT FINANCIAL PLC

Issue of GBP 7.5 per cent. Notes due 30 September 2016

**Guaranteed by Provident Financial Management Services Limited, Provident Personal Credit Limited,
Greenwood Personal Credit Limited and Provident Investments plc**

under the £2,000,000,000

Euro Medium Term Note Programme

Final Terms Confirmation Announcement relating to the Final Terms dated 10 March 2011

Terms used herein shall be deemed to be defined as such for the purposes of the Final Terms of Provident Financial plc dated 10 March 2011 (the **Final Terms**) (which constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive) relating to the GBP 7.5 per cent. Notes due 30 September 2016 (the **Notes**) and the Offering Circular dated 10 September 2010 as supplemented by the Supplement to the Offering Circular dated 1 March 2011 (together, the **Offering Circular**) which together constitute a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the **Prospectus Directive**).

This announcement constitutes the Final Terms Confirmation Announcement referred to in the Final Terms and must be read in conjunction with the Offering Circular and the Final Terms.

This announcement is an advertisement and is not a prospectus for the purposes of the Prospectus Directive and/or Part VI of the Financial Services and Markets Act 2000. The Final Terms and the Offering Circular have been prepared and made available to the public in accordance with the Prospectus Directive. The Offering Circular and the Final Terms are available for viewing during normal business hours and copies may be obtained from the registered office of the Issuer, from the specified office of the Paying Agents for the time being and the website of the London Stock Exchange plc.

Investors should not subscribe for any Notes referred to in this Final Terms Confirmation Announcement except on the basis of information contained in the Offering Circular and the Final Terms.

Potential investors should be aware that the Offer Period stated in the Final Terms ended on 24 March 2011.

Aggregate Nominal Amount:

(i) Series: GBP 50,000,000

(ii) Tranche: GBP 50,000,000

Estimated net proceeds: GBP 49,250,000

Estimated total expenses: GBP 750,000

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inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

This announcement does not constitute or form part of any offer or invitation to sell, or any solicitation of any offer to purchase, any Notes. Any purchase of Notes pursuant to the offer should only be made on the basis of the information contained in the Offering Circular together with the Final Terms, available as described above.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the **Securities Act**) and, subject to certain exceptions, may not be offered or sold within the United States. The Notes are being offered and sold outside of the United States in reliance on Regulation S of the Securities Act.