

29 March 2012

PROVIDENT FINANCIAL PLC

Issue of GBP 7 per cent. Notes due 4 October 2017

**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 19 March 2012

Terms used herein shall be deemed to be defined as such for the purposes of the Final Terms of Provident Financial plc dated 19 March 2012 (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 per cent. Notes due 4 October 2017 (the **Notes**) and the Offering Circular dated 16 March 2012 (the **Offering Circular**) which constitutes 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 ended at 10 a.m. on 29 March 2012 as announced by an RNS announcement on 28 March 2012.

Aggregate Nominal Amount:

- (i) Series: GBP120,000,000
- (ii) Tranche: GBP120,000,000
- Estimated net proceeds: GBP118,200,000
- Estimated total expenses: GBP1,800,000
- Authorised Distributors: Barclays Bank PLC
1 Churchill Place
London E14 5HP

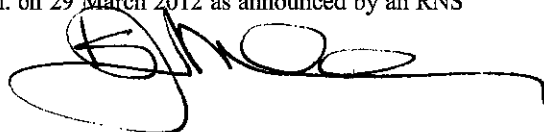
Barclays Stockbrokers Limited
1 Churchill Place
London E14 5HP

Brewin Dolphin Limited (trading as Stocktrade)
12 Smithfield Street
London EC1A 9BD

Gerrard Investment Managers Limited
1 Churchill Place
London E14 5HP

Investec Bank PLC
2 Gresham Street
London EC2V 7QP

Arbourn



*For and on behalf of Provident
Financial plc and Provident Investments
plc*

~~*For and on behalf of Provident Financial
plc, Provident Financial Management
Services Limited, Provident Personal*~~

~~*Credit Limited and Greenwood Personal*~~

~~*Credit Limited and Provident Investments plc.*~~



*For and on behalf of Provident Financial
Management Services Limited, Provident
Personal Credit Limited and Greenwood
Personal Credit Limited.*

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London EC2R 6AY

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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.