

Large and medium providers

1. For the purposes of our analysis, we divided home credit providers into three categories:
 - large providers—those with more than 100 agents;
 - medium providers—those with 10 to 99 agents; and
 - small providers—those with fewer than 10 agents.
2. The 6 large and 16 medium providers are listed below in alphabetical order. The large providers are in bold:

TABLE 1 Large and medium providers of home credit

<i>Company</i>	<i>Trading name(s) if different</i>	<i>Abbreviated name</i>
Bee Clothing and Supply Ltd		Bee
Bristol Finance Ltd		Bristol
Careys*		Careys
Cattles plc	Shopacheck	Cattles
CLC Finance Ltd		CLC
Ealing Trading Company Ltd		Ealing Trading
Eccles Savings & Loans Ltd		Eccles
Hays Credit Ltd		Hays
KDS Finance Ltd		KDS
London Scottish Bank plc		LSB
Milplan Finance Ltd		Milplan
MMF Ltd		MMF
Mutual Clothing & Supply Co Ltd		Mutual
Norton Financial Services Ltd		Norton
Park Group plc†	Park Fast Cash	Park
Pennine Credit Services		Pennine
Pilvale Ltd		Pilvale
Pinewood Finance Company Ltd		Pinewood
Provident Financial plc	Provident Personal Credit Greenwood Personal Credit	Provident
S&U plc	S&U S D Taylor Wilson Tupholme	S&U
Short Term Finance (Holdings) Ltd		Short Term Finance
Sunnyside Clothing and Supplies Ltd		Sunnyside

Source: CC.

*Careys is a partnership of three members of the Carey family and Careys Credit Services Ltd.

†As the context requires, Park should be read as a reference to Park Group plc or to its home credit subsidiary called Park Direct Credit Limited.

3. The six large providers are described in Section 2. Of the medium ones, three were much larger than the others: CLC operates from a single office in Leeds; KDS was established in Rotherham in 1981; and MMF (originally Mowbray Mercantile Finance) is the largest of four medium providers that are located in Sunderland.