

Gender Pay Gap Report

At PRA Group, we believe in creating an environment that strives for high performance, acknowledges the value of diversity and provides development opportunities. We're committed to helping our employees reach their highest potential and to establish long term careers within our organisation.

The gender pay gap reporting requirements are based on averages taken across the UK organisation and do not factor in the job type or various levels of seniority. Our pay and bonus gaps are driven by a higher proportion of male employees in our senior (higher paid) roles. Gender does not influence compensation decisions at PRA Group, these decisions are defined by the role, experience and performance of the individual in the role.

Whilst we have made good progress in appointing women in our senior roles (both internally and externally), we still have work to do in helping develop our female employees to progress within the organisation and to also attract females to our senior vacancies as they arise. This is a challenge for the Financial Services Industry and something we are committed to continue as a strategic priority for the European business in 2018.

Pay & Bonus Gap – PRA Group (UK) Limited

Proportion of employees who received a bonus		Our Gender Pay & Bonus Gap for our UK entity	
		Mean	Median
Female	92%		
Male	94%		
		Hourly Rate of Pay	39% 41%
		Bonus	76% 31%

Mean Pay Gap – is the difference in the average pay or bonus
 Median Pay Gap – is the difference in pay or bonus at the midpoint

Pay Quartiles

● Female % ● Male %



The information above demonstrates that we have a higher proportion of women in our more junior (lower paid) roles and a higher proportion of men in our more senior (higher paid) roles.

Engagement Survey Results

In our engagement survey **83% of our employees say everyone has equal opportunity to advance** and **88% believe employees are treated fairly** regardless of differences in race, gender, age, religion, sexual orientation, etc.

Joanne Liddle
 HR Director Europe

The data referenced in this report relates to PRA Group UK Ltd and I can confirm that the information is accurate.

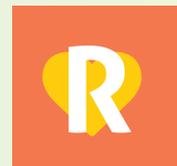
PRA CARES:
 Our core values come to life through five simple words.



COMMITTED
 to always doing our best work.



ACCOUNTABLE
 for our actions.



RESPECTFUL
 in our interactions with each other.



ETHICAL
 in every situation.



SUCCESSFUL
 because we work together as a team.