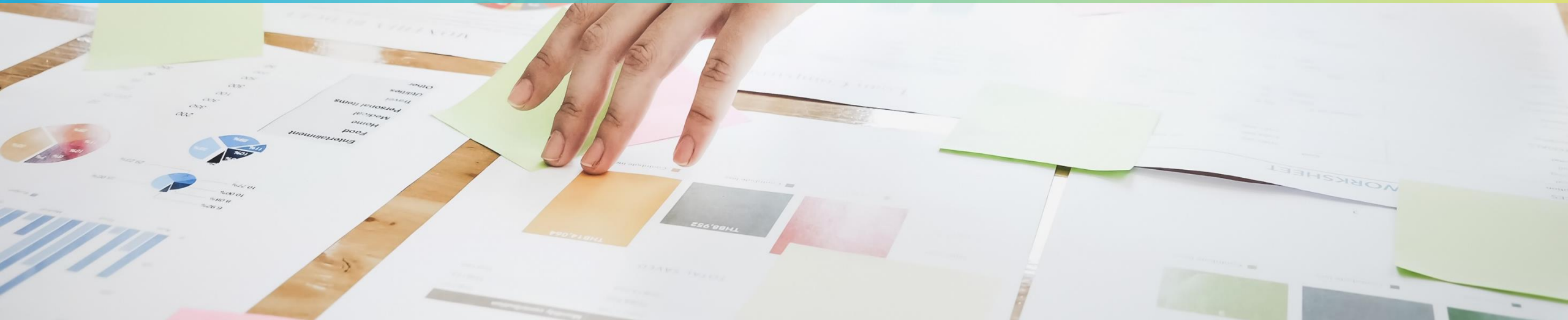




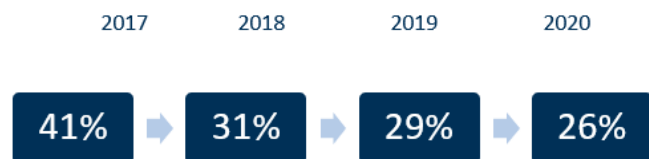
GENDER PAY GAP REPORT 2020 – PRA GROUP (UK) LIMITED



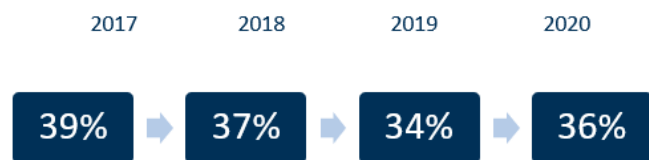
PRA GROUP (UK) LIMITED GENDER PAY GAP

In 2020, we are reporting a 15 percentage point decrease in our median gender pay gap over 4 years, from 41% in 2017 to 26% in 2020 and a 3 percentage point decrease in our mean gender pay gap, from 39% in 2017 and 36% in 2020. The increase from 2019 to 2020 was due to a one off payment; otherwise, the mean gender pay gap would have remained constant at 34%.

PRA Group (UK) Ltd Median Gender Pay Gap



PRA Group (UK) Ltd Mean Gender Pay Gap



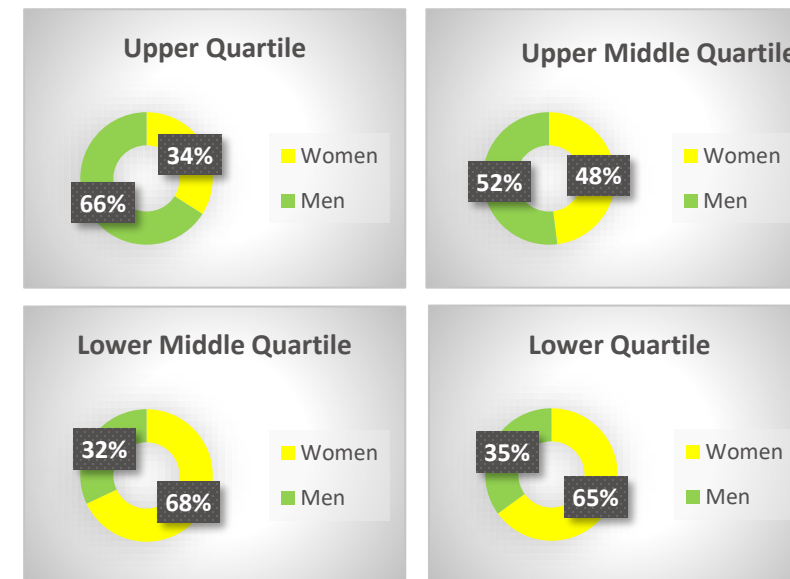
Percentage of employees receiving a bonus

The proportion of male employees receiving a bonus is 79% and the proportion of female employee receiving a bonus is 74%. We apply the same bonus eligibility rules to all employees, whether they're on a front line bonus plan or on an annual bonus plan.

2020	
Bonus Median Pay Gap	55%
Bonus Mean Pay Gap	77%

Pay Quartiles by Gender

The below is our workforce divided into four equal-sized groups based on hourly pay rates. During this period (06/04/2019-05/04/2020), the organisation hired 117 roles, 69% in the front line of which 77% are female.



2020 Statutory Disclosure as at 5th April 2020

- Our median gender pay gap is 26%
- Our mean gender pay gap is 36%
- Our median bonus pay gap is 55%
- Our mean bonus pay gap is 77%
- Percentage of women receiving a bonus 74%
- Percentage of men receiving a bonus 79%

GENDER PAY GAP REPORT 2020 – PRA GROUP (UK) LIMITED

PRA Group is committed to the principle of equal opportunities and equal treatment for all employees and PRA continues to make progress in becoming a more inclusive organisation. Beginning as an outgrowth of our foundational CARES values, diversity, equity and inclusion (“DEI”) programs, policies and related activities have evolved into an enterprise commitment. We have a full-time Diversity and Inclusion Leader who oversees our comprehensive D&I global strategy and related programs across the organisation. We have also adopted the following DEI Commitment Statement:

“At PRA Group, we value our employees’ diverse experiences, perspectives, and abilities. We continue to foster a sense of belonging by working together to build an equitable and inclusive culture— where you are free to be yourself and be your best.”

We are aware that being more diverse and inclusive also means addressing pay gaps where they exist at PRA.

PRA Group (UK) Limited pays employees equally for the same or equivalent work, regardless of their sex (or any other protected characteristic). We carry out regular pay and benefit reviews to ensure this takes place. The organisation is, therefore, confident that its gender pay gap does not stem from paying men and women differently for the same or equivalent work. Rather, its gender pay gap is the result of fewer women holding senior positions within the organisation and the salaries that these roles attract. Similarly, this reflects in the gender bonus pay gap and women continue to be at the forefront of our front line services.

PRA Group (UK) Limited have maintained the gap from the previous year, but there is still more to do. This is shown in the pay quartiles by Gender, demonstrated on the previous page. Our workforce is divided into four equal-sized groups based on hourly pay rates. During this period (06/04/2019-05/04/2020), the organisation hired 117 roles, 69% in the front line of which 77% are female.

What do our employees say?

When asked as part of our 2020 Voice Survey, “Within PRA Group employees are treated fairly, regardless of age, gender, religion, race, disability, or sexual orientation”, our results remain high with 83% of employees agreeing with this statement.

In 2020, PRA offered nine courses both in person and virtual that align with our D&I strategy, including the following:

- Unconscious Bias
- Embracing Change
- Closing the Confidence Gap
- Valuing Differences
- Leveraging Diversity
- Women in Leadership: Radiate Confidence
- Women in Leadership: Superpower Your Network
- Embracing Change Women in Leadership:
- Declare Your Brand

Even with continued great engagement scores, and a range of opportunities for education and empowerment on D&I topics, the organisation is not complacent and it is committed to doing everything that it can to reduce the gap whilst recognising limited scope to act in some areas—for example, talent pools available in the external market and lack of availability of female applicants in certain technical and I.T. arenas.

Coming year actions

In the coming year, the organisation is committed to the following activities:

- Continuing to support part-time work and flexible arrangements, including hybrid, when hiring external candidates
- Expanding our active, successful Women’s Affinity group at PRA Group (UK) Limited to empower, develop, connect, and support women within PRA Group Europe
- Continuing to proactively source gender balanced candidate pools for recruiting managers
- Creating action plans following a review of the recently conducted global D&I survey

Declaration

We confirm that PRA’s gender pay gap calculations are accurate and meet the requirements of the Regulations.



Joanne Liddle
VP Global HR Business Consulting