

# 2025 Gender Pay Gap Report

PRA Group (UK) Limited

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At PRA Group (UK) Limited, we are committed to fostering an inclusive and equitable workplace where all employees feel valued and respected. We work actively to ensure equal pay for equal work and equal opportunities, regardless of gender.

This report presents an overview of our efforts toward achieving gender equality and outlines actions we continue to take to eliminate bias and discrimination in the workplace, focusing on continuous improvement and accountability in all areas of employment.

We confirm that PRA Group (UK) Limited's gender pay gap calculations are accurate as of 05.04.2025 and meet the requirements of the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.



**Tim Kirk**

PRA Group UK Country Operations Director



# Our Commitment

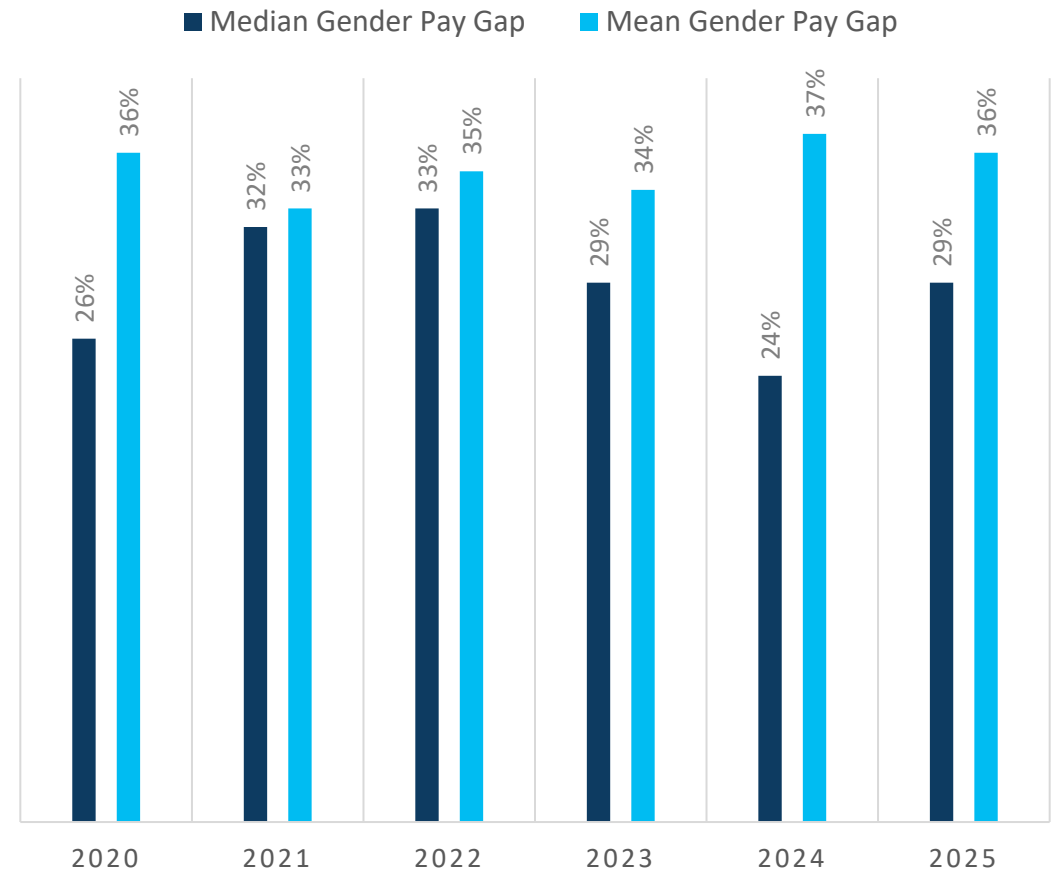
At PRA Group, we value our employees' diverse experiences, perspectives and abilities. We continue our commitment to foster a sense of belonging by working together to build an equitable culture where you are free to be yourself and be your best.



# Median and Mean Gender Pay Gap

For 2025, our median gender pay gap saw a five-percentage point increase from 24% in 2024 to 29% in 2025, primarily due to an increase of females in the lower middle quartile from 64% to 68%. However, the mean gender pay gap decreased by one percentage point, moving from 37% in 2024 to 36% in 2025.

During the reporting period, we saw an overall decrease in headcount from 349 to 340, with 328 of those individuals being full-pay relevant for the purposes of reporting. 49 new employees have been included in this year's reporting, 34 (69%) of whom were female. Our upper quartile remained the same since 2024, whilst our female population in the upper middle quartile decreased by 2 percentage points.

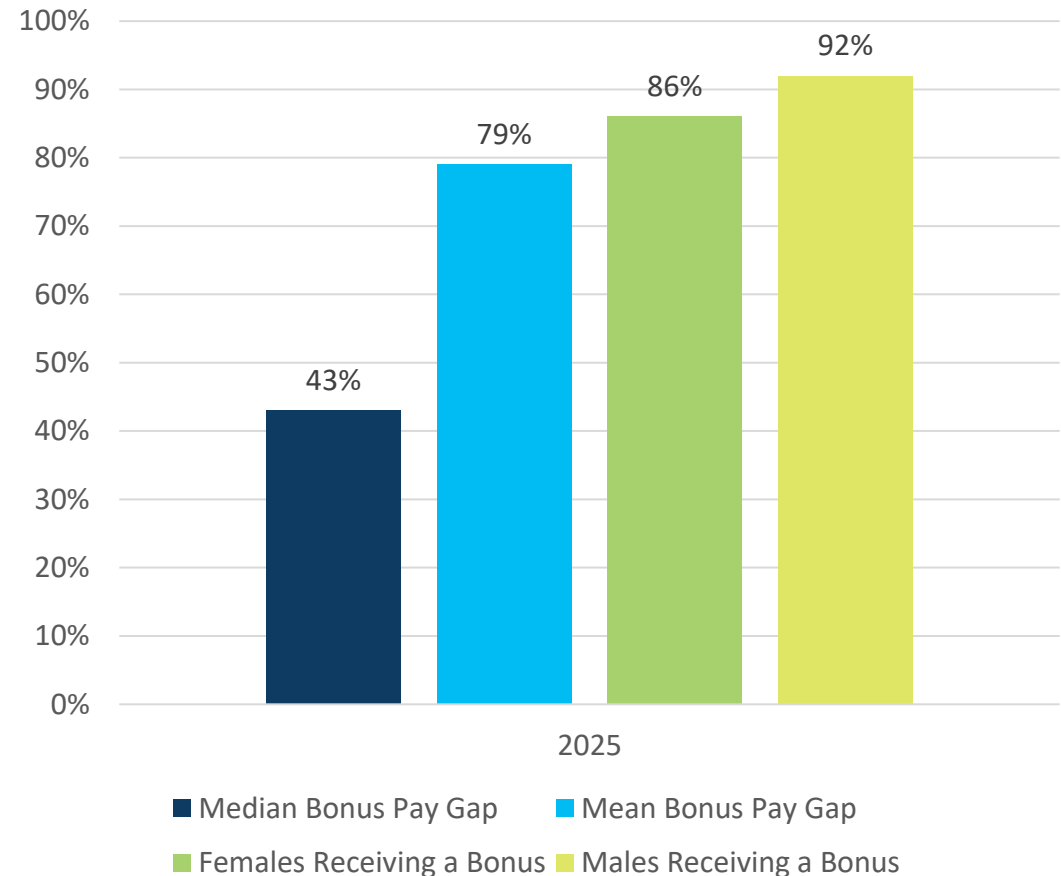


# Employee Bonuses

The proportion of male employees receiving a bonus is 92%, compared to 86% of female employees. The mean bonus pay gap increased from 73% to 79%, while the median bonus pay gap increased from 34% to 43%.

This is primarily due to a higher proportion of females in frontline roles and a greater number of employees not receiving a bonus (14% female vs. 8% male), particularly within the frontline population.

These bonus payments are part of our performance incentive program, which maintains consistent eligibility rules based on the assigned bonus plan for each employee.

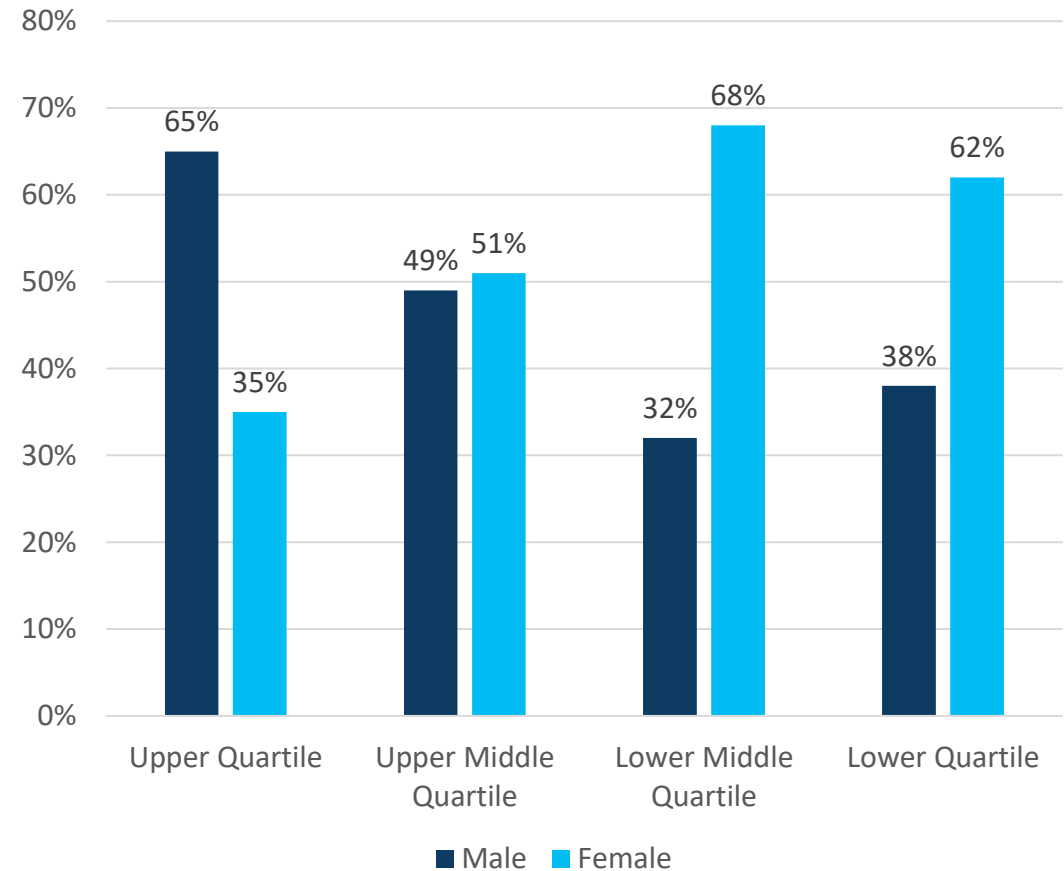


# Pay Quartiles by Gender

Our workforce is divided into four equal-sized groups, based on hourly pay rates.

During the period of 06/04/2024 to 05/04/2025, the organisation hired 62 roles, 68% of which were frontline positions and 67% of those roles are held by females.

Encouragingly, the female representation has remained the same in the upper quartile, despite the small decrease in headcount. The lower middle quartile saw a 4-percentage point increase of females from 64% in 2024 to 68% in 2025.



# Analyzing the Data

PRA Group (UK) Limited is committed to equal pay for the same or equivalent work, irrespective of gender or any other protected characteristic. Routine pay and benefit reviews are conducted to guarantee fairness.

The gender pay gap within PRA Group is not a consequence of differential pay for men and women in similar roles; instead, it stems from the underrepresentation of women in senior positions and the associated salaries. This pattern extends to the gender bonus pay gap. Women remain prominently represented in our frontline services, and we recognise this is an area to be improved upon in the future, through recruitment, talent and succession opportunities.

There was a small decrease in the mean gender pay gap of 1% in 2025, however, the 5% increase in our Median pay gap saw us revert to our 2023 position. This is heavily influenced by more women joining front line roles. The largest quartile growth is the number of females in the lower middle quartile increasing by 4 percentage points, however, we have seen a decrease of females in our Lower Quartile of 3 percentage points.

# PRA CARES Values

PRA Group is dedicated to upholding the principle of equal opportunities and fair treatment for all employees, striving to foster a more inclusive organisation. This commitment is reflected in our efforts to embed our CARES values within our culture, as well as through the implementation of our Inclusion, Connection and Community programmes, policies and initiatives.



**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.

# Our Employee Opinions Matter

As a part of our 2025 global VOICE Survey, when employees were asked whether they agree with the following statement, “PRA Group is an inclusive environment and people with different backgrounds have equal opportunities to develop and are treated fairly within PRA,” our results remain consistently strong with **89% of employees agreeing**, an increase year over year.



# Actions Taken in 2025

We were proud to be named finalists in the Ayrshire Business Awards for the Workplace Health & Wellbeing category, recognising the strength of our ongoing wellbeing programme. Led by our UK Health & Wellbeing Network, this programme brings together a wide range of activities and initiatives designed to raise awareness and encourage positive health behaviours.

Across the organisation, we deliver a wide range of initiatives designed to promote positive health, inclusion and connection among colleagues. These include large-scale activities such as our global pedometer challenge, alongside training sessions, awareness campaigns and key annual events like Talk Money Week, Inclusion Week and Mental Health Awareness Week. We work closely with our employee resource groups to ensure these initiatives are shaped by and responsive to the diverse needs and lived experiences of our workforce.

Building on our commitment to creating an inclusive and supportive environment, we introduced new Menopause Champions in 2025. This followed our signing of the Menopause Workplace Pledge in 2022 and the launch of our Menopause Policy in 2023, further strengthening the support available to colleagues and ensuring menopause awareness remains a core part of our wellbeing approach.

# Actions Taken in 2025

In 2025, PRA Group offered various courses, both in person and virtual, that align with our Inclusion strategy, including the following:

- Career Development at PRA Group
- Developing You
- Leading with Influence
- Psychological Safety session
- Various Career Talk sessions with employees across our global business

During 2025, we held two rounds of Global Development Boot Camp, which were well attended by UK employees:

- 44 different sessions attended
- 611 total sessions attended, by 160 different employees
- 611 total Learning and Development hours

# Coming Year Actions

Even with continued great engagement scores and a range of opportunities for education and empowerment on inclusion topics, the organisation is not complacent and remains committed to doing everything that it can to reduce the gender pay gap. This includes ensuring that females are featured on shortlists for all roles, particularly within the Information Technology and Data & Analytics areas, where female representation is currently a challenge.

Additionally, we continuously review and enhance our existing policies to better support our employees' wellbeing. Over the past year, we have reviewed our UK Time Off and Family Leave policies to ensure they are comprehensive and inclusive, enhanced our paid time off for Family Leave and introduced a Flexible Working Policy.

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.
- Creating and implementing action plans following our global VOICE survey.
- Continuing to proactively source gender balanced candidate pools for recruiting managers.
- Ensuring a balanced talent and succession process across all lines of the business, through our talent forum.



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